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Special Agents
and Adjusters
Handbook



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Special Agents and Adjusters Handbook

SECOND EDITION

By

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Pocketbook of Information" and "Agents and
Inspectors Pocketbook of Fire Protection"

Price \$2

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PART ONE.

CHAPTER I.

THE SPECIAL AGENT AND HIS AGENCY WORK.

THE SPECIAL AGENT.

Be not niggardly of what costs thee nothing, as courtesy, counsel and countenance.

THE successful special agent is a diplomat, but the personality of a special agent also has much to do with his success with the local agent, and the cultivation of the local agent is one of the prime factors in a special agent's success; and as a presentable appearance, neatness in dress and tidiness in person are always an introduction to the more elevated side of a person's nature, it pays to give particular attention to these details, for mere personality is not always successful, especially when accompanied by slovenliness in person.

Playing the part of "hail-fellow-well-met" with the average local agent is not the way to produce good business for a company; rather will these things be the cause of the placing of the worst business the local agent has, on the book of the company represented by the special agent indulging in these practices.

The average local agent would rather view the special agent as one equal to or even superior to himself, not only in the way of insurance knowledge, but in other respects as well, and a special agent who has lowered himself in the opinion of the local agent or an assured has done his company harm. Prominent essentials for success are tact, which should be used in all relations with the local agent, common sense, honesty, good judgment, fairness, largeness of view, sobriety and positive bearing; all these are characteristics which should always obtain.

When in the mind of a special agent there arises a question

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as to what the decision should be on a specific subject, and he knows that he is not properly qualified for one reason or another to make a decision on it, it is better to defer any explanation with the local agent, merely stating that he will refer the matter to his company to get their ideas on it; this does not place the special agent in the position of not knowing, but simply in a position of desiring to be certain as to the ideas of his company before making a definite statement; the "half-instructions," indefinite explanations, inconclusive decisions of a special agent tend rather to lead a local agent to doubt his knowledge than does the postponement of a positive decision while awaiting information from his company.

Thou canst not joke an enemy into a friend, but thou mayst a friend into an enemy.

A local agent should never be left in doubt as to what the special agent means; all instructions should be plain, understandable and positive, and where there could be the least possibility of a dispute or misunderstanding as to the meaning of any instruction given by the special agent, then the instruction should be put in writing. "Jollyng" a local agent is not at all desirable during business, that is, the kind of "jollyng" that leads a person to believe that what is said is said as a joke and not seriously, for then any instructions which do not fall in line with the views of the local agent may be taken by him as a part of the "jolly," purposely or otherwise, and this will certainly be apt to cause unpleasantness and dissatisfaction sooner or later, if not positive unfriendliness and distrust. Let a local agent realize that you know what you are talking about and then be positive in what you say.

Since thou art not sure of a minute, throw not away an hour.

In dealing with the company, honesty, accuracy, industry and loyalty should be paramount.

VISITING AN AGENCY.

Men and melons are hard to know.

All the blank policies should be counted, for while agents as a rule are not dishonest, still, some are; study your agent carefully before you fully trust him, for it is not well to blindly trust all agents to too great an extent. As they are paid on a commission basis, some of them feel that the companies can stand losses better than they can stand the loss of commissions through the refusing of business; others will issue policies wrongtully; others will issue policies out of order. An agent

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of a large number of prominent companies in a large city issued policies covering on manufacturing plants and reported them as dwelling policies,—policies on theaters and mercantile buildings,—for a term of years and reported them as annual policies, etc., etc., and it was only through an accident in another agency that these conditions were discovered, and it then took the special agents connected with the agency three months to trace their policies and straighten out things, and this condition all arose from a “know-all” special agent not giving the office attention on account of the appointment being an original and a “pet” one of his, and his informing the other special agents of the particularly valuable “find” he had made, and the other special agents being derelict in their duties in not informing themselves as to the personality and characteristics of the man and the following up of their business in the agency.

The register or other record system of issuance of policies should be examined to see that policies have been properly issued in consecutive order and that all have been issued up to the first blank policy on hand. Carefully look over the register to see that it is properly kept,—what unfamiliar business has been written,—how the property is covered,—etc., etc., for many a point as to how a form should be made, whether a given form properly covers as intended, and other details can be obtained thus, and be the means of bringing forth needed instruction to the local agent and the assured. It is not the intention nor the desire of reputable companies to cover property in such a way as to purposely leave a loophole in case of a loss.

Facts are stubborn things.

Classify the business of an agency and point out to the local agent the result and meaning of the conditions found. Different companies use different divisions for classification purposes, but for ordinary uses the three divisions of Preferred, Mercantile and Special Hazards will be sufficient to obtain a good idea as to how an agent is treating a company in the distribution of the various classes of business.

Diligence is the mother of good luck.

A special agent may not forward a mass of inspection slips to his office and still be in closer touch with his business than one who does forward many slips, for inspection slips are frequently filled in and sent to the company after only “map inspections,” or only from hearsay information from the local agent or from some other special agent,—“lazy inspections,”

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and while such methods reduce the labor of the special agent, they are not only bad for the company, but also for the man himself who makes them, for the habit of laziness is an accumulative one and in time when a change of position or the visit of a superior officer to that special agent's field occurs the result is bound to be bad for that man, and in the meanwhile he is losing the respect of his local agent and thus losing business for his company, for the respect which a local agent has for a special agent is reflected to quite an extent in the amount of business given to that special agent's company. The secretary of a company, together with the special agent and the local agent, visited the lumber section of a large city with the idea of thoroughly posting himself at first hand with the business of the company and the general conditions in that section, and although the special agent had forwarded reports on the general condition of the district and on each risk carried by the company, yet when a question as to "whose yard is this?" "have we a line here?" "where is our exposing line?" "what is our line here?" etc., etc., was asked, the local agent always had to make reply and the special agent could give no information whatever, and it did not take the secretary long to realize that the special agent knew nothing whatever about the business from personal examination and that he had never gone over the ground at all, but that his reports were merely "map inspections" reports, or copies of inspection bureau reports, or merely hearsay memoranda; needless to say, this special agent "lost out" with his company and had difficulty in getting another position.

RELATIONS WITH THE LOCAL AGENT.

The fish may be caught in a net, that will not come to a hook.

A special agent should be courteous in his dealings with the local agent, not overbearing, always a gentleman, not too familiar; the social side of the relation must be based upon the general characteristics of the local agent, for if he is a man who will try and "work" one on account of social connections, then the society side should be eliminated, but where it seems to give the local agent pleasure to meet the special agent socially, then the company will probably be benefited by this connection.

The great and the little have need of one another.

The interests of the local agent should be recognized and helped along as much as possible; this does not mean that undesirable business should be passed, rate cutting "winked at," and other bad practices allowed to continue without

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criticism, for even where these things are found to exist they can be remedied and bettered without, to any great extent, harming the business of the local agent or hurting his feelings, by the use of a little diplomacy and common sense. Where any benefit can be obtained by a local agent by visiting an assured this should be done. Forms and clauses should be explained in such a manner as not to leave the agent or assured under the impression that the special agent believes either of them a fool or dunce for asking information on such matters, for a special agent who leaves a local agent or assured under the impression that he, the special agent, "knows it all," and that the knowledge of others is as a "drop in the bucket" as compared with his knowledge and attainments, has there and then hurt himself and lost business for his company. Call the local agent's attention to any new buildings noticed, to any and every condition in his town which seem of any moment from the standpoint of increasing premium receipts or affecting the general conditions of the business as to protection, or municipal, or personal conditions susceptible to betterment, and to everything else that may be of benefit to him or to the company in his territory. Offer to inspect prospective lines, do not always wait to be asked to do this. Do not always be in a "rush," let the local agent feel that he and his business are worthy of attention and consideration; and in many other ways much assistance can be given a local agent to the betterment of the business and the increase of premium receipts. Good and friendly feelings on the part of a local agent for a special agent can be cultivated, and these are a big asset.

It is a hard nut to crack.

Beware of "accommodation" lines, they are a bane to the business; it is frequently the wisest policy to turn an absolutely deaf ear to the pleadings of a local agent, but be diplomatic in doing this; again, sometimes it is wise to listen and help the local agent, but he will be just as happy with a small line written as with a large line, for he will feel that the company has gone out of its way to help him.

Let him that receives the profit repair the inn.

Proper insurance to value should be insisted upon or an increase in rate commensurate with the decrease of a proper amount of insurance should be obtained, for if a reduction in rate is given by the companies for a co-insurance clause, an increase in rate is certainly proper for a lessening of the amount of insurance carried.

LOCAL AGENCY SUPPLIES.

It is poor art that maintains not the artisan.

These as a general thing comprise the agent's commission, defining his rights, authority and privileges as conferred upon him by the company. A policy register in which a complete record of the policies issued and all written or attached matter thereon should be carefully kept; this should contain an absolutely correct copy of each policy; different agents, especially in the larger cities, keep their records on duplicate dailies, or on the card record system, but even in such cases at least a skeleton register should be kept. Policies of the standard type, also special dwelling, tornado and farm policies. Daily Reports should always show a complete record of the policy, with all written or attached endorsements, etc., together with as complete and correct answers as possible to all of the questions contained thereon; these reports should be made and forwarded to the company the day the policy is written. Monthly Accounts should be forwarded as early in the month as possible, in order to expedite the work of the accounting department at the office of the company. Endorsement blanks should be carefully and fully filled in and forwarded to the office the day the endorsement is placed upon the policy. Other supplies, such as stationery, forms, maps, advertising matter, etc., etc., are personal to each individual company.

RATES.

It is poor sport that is not worth the candle.

Rates are now generally made on the basis of an analytical schedule by rating bureaus or associations, but this does not always mean that the rate will be considered adequate by every company; hence, because a rate is a published rate by a bureau or association, it does not remove the necessity of giving it consideration to see whether it is adequate or not. Rates are built up on a basis rate which obtains for the risks in one locality when applicable to mercantile or dwelling properties, and upon the class when applicable to special hazards; the basis rate being arrived at by taking into consideration the existing factors as to municipal conditions, general construction, building laws and regulations, water works, fire department, police department, general height, area, materials of buildings, width of streets, paved conditions of streets, etc., etc., and to this is added for each risk deficiency charges built up on such defects as height and area, vertical openings, exposures, class of occu-

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pany, lack of fire protection, both public and private, etc., etc. These rates are issued in book or card systems and supplied to the companies and through them to the local agents in some sections, and directly to the local agents in other localities.

APPOINTING AGENTS.

Caution is the parent of safety.

In appointing an agent his intelligence, probity, standing in the community, and his care of himself and his surroundings should all receive earnest consideration, for these things go to make up his personal assets, and on his side they should average up to the company he is to represent. He should be carefully and thoroughly posted upon his duties, his relations to the company, what class of risks are prohibited, how to write policies, how to keep his books and his accounts, etc., etc.; a little extra time spent with and instruction given to a new agent when he is appointed is apt to obviate much letter writing by the company and many visits by the special agent to him later on.

The result tests the work.

CHAPTER 2.

INSPECTION.

Be always ashamed to catch thyself idle.

THIS work is one of the important duties of the special agent; hence, it is peculiarly fitting that he should not only know and understand the common hazards, inherent or special hazards, but also have a good idea of the processes of manufacture of all kinds of products, the ways and means of eliminating or reducing to a minimum these hazards, and the ability to write an intelligible and concise report on his findings. In order to be and remain in such a position, close observation and the study of new as well as old processes, new discoveries in mechanics, applied science and chemistry, are prime requisites,—care, thoroughness and plenty of time are absolute necessities,—quickness of sight and perception and understanding are essentials.

That which is well done is twice done.

An inspection should be careful and thorough; plenty of time should be given to it; a saving of time and a lack of thoroughness and care may result in great loss expenses to the company or an unnecessary cancellation of a policy and the resultant loss of premium to the company. It is easy to order the cancellation of a policy, but this does not always imply good judgment or underwriting, for it is better underwriting to know when to stay on a risk than to arbitrarily cancel off of it, and what action to take can be best determined by a proper inspection; arbitrary cancellation tends to antagonize agents; cancellations ordered without proper investigation and inspection cause a local agent to lose his faith in the fairness and judgment of a special agent, and such results mean a lessening of premium receipts.

Inspection work done by a special agent is not done on the same basis nor for the same purposes as inspection work done by inspection or rating bureaus; it is done to find out if the risk is one which, from a physical standpoint, is of a character acceptable to the company, if the rate is adequate for the hazards involved, if the conditions are found not entirely acceptable whether they cannot be made so with elimination of unapproved conditions, what the company's line is, etc., etc.;

INSPECTION.

not only is it necessary that a special agent shall be able to come to some positive conclusion on these points for himself, but that he shall be able to write such a report to his company as to present to them just what he sees in a concise and intelligent manner, that he shall be able to show the local agent that his reasons for a cancellation, or for requesting improvements, or for increasing the rate, are well taken and good, and, also, that he is able to point out defects to the assured and to suggest proper, reasonable and as cheap remedies as possible, consistent with good practices and standards.

Exposing risks should receive as much attention as their amount of exposure to the risk inspected is a hazard to that risk.

HAZARDS.

No viper so little but it hath its venom.

Amongst the more generally found Common Hazards are:

LIGHTING.—Gas; burners too near to inflammable materials; movable brackets; leaking joints. Oil; filling of lamps; oil from unclean lamps saturating wood. Gasolene; unapproved devices; inherent hazards of the fluid.

Electricity; poor joints; improper taping of parts from which the insulation has been removed; bare wires; joints without solder; open fuse blocks; wires hung on metal; improperly supported wires; battery rooms not adequately ventilated; appliances subject to overheating against wood; unapproved devices; amateur connections and apparatus.

Acetylene gas; calcium carbide refuse from calcium carbide; unapproved devices; poor ventilation at generator.

All lighting appliances and apparatus should be of the type and construction and placed as per the Rules and Regulations of the National Board of Fire Underwriters.

HEATING.—Steam pipes against wood. Rubber tubing to gas stoves. Unprotected wood under heating appliances, either without sufficient space between them and the wood, or those burning coal and from which the ashes are drawn.

Tile flues; Stove-pipes through wood and not properly thimbled; Poorly constructed brick chimneys; Wooden hot air conductors; Flues and Chimneys resting on floors, beams, joists, shelves.

RUBBISH.—Left in corners or in wooden receptacles, or not thoroughly and systematically cleaned up and removed.

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HOT ASHES.—Placed in wooden receptacles, or left against inflammable materials.

MATCHES.—From which the heads snap off.

SAWDUST.—In spittoons.

OILY WASTE.—OILY METAL CUTTINGS and FILINGS; LAMP-BLACK in damp places.

GASOLENE.—BENZINE; KEROSENE; SPONTANEOUS COMBUSTION.

In addition to the Common Hazards the following risks have also, amongst other specific hazards, these prominent Special or Inherent Hazards:

ACID WORKS.—Empty nitrate of soda bags; furnaces; hot gas conveyors; acid towers.

AUTOMOBILE GARAGES.—Handling of gasolene; electric installation.

BAKERIES.—Bake ovens.

BARK MILLS.—Fine ground bark dust; high speed machinery.

BARREL FACTORIES.—Barrel stoves.

BLEACHERIES.—Hot or dry rooms; singeing; chemicals; drug room.

BREWERIES.—Keg and barrel pitching; kilns; foreign materials passing through malt mills; dust.

BRUSH FACTORIES.—Pitching.

CANDY and CONFECTIONERY FACTORIES.—Starching room; kettles.

CARPET CLEANING.—Benzine; naphtha.

CARRIAGE FACTORIES.—See Woodworkers.

CASKET FACTORIES.—See Woodworkers.

CELLULOID WORKS.—Highly inflammable nature of the compound, being made of gun-cotton and camphor; scraps in piles.

CEMENT FACTORIES.—Pulverized coal dust.

CLAY WORKERS.—Furnace heated tunnels where there is any wood in connection with the rack cars; dry rooms kilns too near woodwork.

CLEANING and DYE WORKS.—Gasolene; naphtha.

CLOCK FACTORIES.—See Woodworkers and Metal Workers

COFFEE ROASTING MILLS.—Roasters: mills.

COOPER SHOPS.—Barrel stoves.

INSPECTION.

CORDAGE WORKS.—Dust; tarring.

COTTON GINS.—Foreign materials passing through and causing the striking of sparks; flying lint.

COTTON MILLS.—Openers; pickers; cards; lint; napping; mercerizing; drying.

CURRYING SHOPS.—Board scrapings; grease.

DYE WORKS.—Hot or dry rooms; singeing; chemicals; drug room; wood dust.

DYEING and CLEANING.—Naphtha; benzine.

ENAMELING PLANTS.—See Japanning Works.

FERTILIZER WORKS.—Fish scrap; green bone mills; lamp black; acid works' hazards.

FLOUR MILLS.—Dust; frictional electricity; high speed machinery; oil cups without covers; open lights; heaters; conditioners.

FURNITURE FACTORIES.—See Woodworkers.

GRAIN ELEVATORS.—High speed machinery; absence of strut boards; shafting supported on bin work; open oil cups; dust.

HAT FACTORIES.—Felting; drying (in felt); bleaching; drying (in straw); dust; alcohol; drying; singeing (in fur).

INK FACTORIES.—Lamp black; oil boiling.

IRON WORKERS.—See Metal Workers.

JAPANNING WORKS.—Volatile liquids; inflammable vapors; drying.

LACQUERING WORKS.—See Japanning Works.

LARD OIL REFINERIES.—Boiling and refining.

LAUNDRIES.—Driers.

LINOLEUM FACTORIES.—See Oil Cloth Factories.

MACHINE SHOPS.—See Metal Workers.

MATCH FACTORIES.—See Woodworkers; phosphorus.

METAL WORKERS.—Cupola stack at roof; charging floor at cupola; gas in core ovens; oil on cores; naphtha for cleaning; lacquering; japanning; enameling; painting; dry rooms; polishing wheel dust; oily metal filings and cuttings; oily waste; ovens; oil-saturated floors and sawdust.

OIL-CLOTH FACTORIES.—Coating; printing; drying; grinding and mixing colors.

PACKING HOUSES.—Rendering; boiling; smoke houses; branding; barrel stoves.

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PAINT FACTORIES.—Storage of oils, naphtha, benzine; grinding and mixing; lack of proper ventilation to carry off inflammable fumes.

PAPER MILLS.—Dusting and cutting rags; drying.

PATENT LEATHER FACTORIES.—Varnishing; baking; naphtha; lamp black.

PRINTING.—Benzine; "broke"; roller cleaning.

SHODDY MILLS.—Low-grade stock; picking; carding; lint.

SHOE BLACKING FACTORIES.—Lamp black.

SHOE FACTORIES.—Rubber cement; lamp black; board scraping; kit lamps.

STARCH FACTORIES.—Drying; dust; high speed machinery.

STOVE BLACKING FACTORIES.—Lamp black; naphtha.

TANNERIES.—Bark mill; lime; fleshings; hair batteries; grease; whitenings; board scrapings; lamp black; drying.

TOBACCO CURING.—Arrangement of the fires.

TOBACCO FACTORIES.—Drying.

VARNISH WORKS.—Boiling; mixing; naphtha; turpentine.

WAGON WORKS.—See Woodworkers.

WOOD PULP MILLS.—Chippers; digesters.

WOODWORKERS.—Kilns; dust; dust conveyors; caul boxes; painting; varnishing; dipping tanks; quick driers; naphtha; dry rooms.

WOOLEN MILLS.—Burr pickers; openers; drying.

Old and dilapidated buildings, buildings in the way of civic improvements, branch stores, buildings on leased ground with short or indeterminate leases, buildings not readily leased, buildings constructed and arranged for some one definite use and not readily converted for any other use, experimental plants, and such like propositions are as a general rule poor propositions from an insurance standpoint and need particularly close inspection and consideration.

REPORT MAKING.

INDIVIDUAL RISK REPORT.

Reports should be as brief as possible consistent with an accurate, full and clear statement of conditions. All information pertaining to one subject should appear in one place and not be scattered throughout a report. As a general proposition an inspection report should be divided under the following

INSPECTION.

heading: Exposures, Construction, **Occupancy**, Hazards, Protection and a Summary, with each subject giving information on the following points amongst others:

EXPOSURES.—Where the exposures are properly shown on a Sanborn map, reference to the map as being correct is usually all sufficient; where the map is not correct a correction should be sent in; high rated exposures should be inspected and conditions and rate as well as distance stated; distance; character of risk and occupancy.

CONSTRUCTION.—It is not always possible to ascertain the actual construction of a building, but in such a case the construction can be somewhat judged by the exposed construction. Floor construction is very difficult in many cases to determine; hence it is not well to state that “such and such” is the construction, but indicate that what information is given is only from hearsay, or merely an expression of judgment. The height in stories, material of construction, thickness and character of brick and stone walls, division, blank, fire walls; materials of posts, beams, girders, joists, flooring, partitions, roofs and other structural features; number of buildings or divisions and how they are protected from each other; interior vertical openings, such as wellholes, elevatorways, stairways, dummyways as to construction, enclosure or trapping; kinds and location of fire doors and fire shutters; general condition of the constructional condition in detail.

OCCUPANCY.—Floor by floor, building by building, section by section; in a manufacturing plant, the number of hands employed; in light manufacturing plants the number and kinds of machines used.

HAZARDS.—Common hazards, special or inherent hazards; arrangement, protection, condition, whether safe, standard or not.

PROTECTION.—Public fire protection, nearness of fire department apparatus, fire plugs, fire alarm box. Private fire protection, such as pails, casks, sand, blankets, standpipes, hose, automatic sprinklers, open sprinklers, chemical extinguishers, watchman and watchclock.

SUMMARY.—General remarks pertaining to the risk as a whole physically; care and order; general management; operative condition, unusual existing conditions, moral hazard, whether the assured is disposed to make necessary alterations, repairs **and** improvements suggested; **line** suggested.

TOWN REPORT.

General information covering on population, direction of prevailing winds, average height and material of buildings in the mercantile district, general material of roofs, whether the mercantile (business) section is closely built up, or scattered with dwellings, or dwelling sections intervening; width of streets, street paving, grade of streets; dwelling section, special hazard section, general financial condition of the place, whether the manufacturing plants are operative or not, whether it is a "dead" place; location of outside electric wires; water works (source of supply, size of distributing mains, methods of supplying the water, whether gravity [reservoir or standpipe] or direct, with capacity of reservoir or pumps), domestic and fire pressure of water, average distance apart of hydrants, type of hydrants, fire department (volunteer or paid, number of men and kind and amount of apparatus), alarm signals and general location of boxes and whether key or keyless.

AUTOMATIC SPRINKLER REPORTS.

Should give the name of the head, when installed, whether wet or dry pipe system, number of water supplies with brief description of each; average area covered by each head, whether there are a sufficient number of heads; whether valves are open or closed as required; automatic alarm and whether the entire system is in a good operative condition.

Companies generally have their own printed blanks covering more or less specifically as per above, hence the preceding suggestions are only tentatively offered.

MAP MAKING AND CORRECTING.

Certain symbols are used by the mapmakers to designate given conditions and these symbols must be known in order to read, make or properly correct a map.

Scale of maps should be 50 ft. to the inch.

In sending in a map correction to a company the Sanborn symbols, page number, block number, street name and number should appear on it.

In making a map of a town the Sanborn symbols should be used; blocks should be numbered; proper street names should be used; street fronts should be divided into lots and these should be numbered consecutively, with the even numbers on one side of the street and the uneven numbers on the other side.

INSPECTION.

No. of Stories	3	Fire Wall 6 inches above roof.
Shingle Roof	x	Fire Wall 12 inches above roof.
Composition Roof	●	
Slate or Metal Roof	○	Fire Wall 18 inches above roof.
③		
Steam Boiler		Frame Partition.
①9		Opening and Iron Door.
Windows and Iron Shutters.		
Stable.		

Counting from left to right while looking towards building.

Dots represent floors having openings.

Window openings in First story.

Window openings in Second story.

Window openings in First and Third stories.

Window openings in Second and Fourth stories.

SANBORN MAP SYMBOLS.

Buildings colored Yellow indicate Frame.

Buildings colored Red indicate Brick.

Buildings colored Blue indicate Stone.

Buildings colored Gray indicate Iron.

Buildings colored Brown indicate Adobe.

Buildings colored Green indicate Specials.

Buildings marked (CL) are Cloth Lined.

× Shingle Roof.

○ Metal or Slate Roof.

● Composition or Gravel Roof.

 Steam Boiler.

Figures in circle (3)(19) indicate relative height of buildings.

Broken Lines near buildings indicate wood cornice.

Solid Lines near buildings indicate metal cornice.

CHAPTER 3.

USEFUL INFORMATION.

DEFINITIONS.

AVERAGE (Distribution) CLAUSE.—A clause attached to a policy covering property in various locations, the object of which is to cause to apply to each location in case of fire, such a percentage of the whole amount of insurance as the value of the property in each location bears to the total value of all of the property insured.

BETTERMENTS.—Improvements made to or in a building of a character superior to ordinary repairs and become practically an integral part of the building. These can be specifically insured.

CO-INSURANCE CLAUSE.—A clause stipulating that the insured shall carry an amount of insurance equal to a definite percentage of the cash value of all the property insured, or failing to do so, that he shall, in case of loss, become a co-insurer to the amount of such deficit and contribute to any loss in the same percentage as his deficit bears to the stipulated amount of insurance. A reduction in rating or a special rate is given where a proper co-insurance clause is carried.

Where the proper amount of insurance is carried the total amount of any loss up to the face of the policies is paid. In case of a total loss the total amount of the insurance carried, whether the terms of the clause have been complied with or not, is paid. In case of a loss equal to the amount of the stipulated amount of insurance to be carried, the total amount of the insurance carried, whether the terms of the clause have been complied with or not, is paid. In case of partial loss and the proper amount of insurance is not carried the insured becomes a co-insurer and must bear his proportionate part of the loss. Example: Value of stock, \$100,000; policies carry an 80% co-insurance clause. At time of a fire with a loss of \$2,000 it is found that but \$60,000 of insurance is carried.

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Total insurance stipulated, \$80,000; loss.....	\$2,000
Insurance companies carry \$60,000, or 75 %, and pay 75 %, or..	1,500
Insured's deficit, \$20,000, or 25 %; contributes to the loss in like proportion, i.e., 25 %, or.....	500

COMMON HAZARDS.—Refers to the hazards which are incidental to all classes of risks, such as heating, lighting, rubbish, etc.

CONCURRENT INSURANCE.—Insurance covering the same property in the like manner and which would bear the loss proportionately with the primary or subsequent insurance if there were no restrictive or other clauses governing the application of the insurance or the amount to be carried (such as co-insurance, three-quarter loss, or three-quarters value clause) hence pertains to the property covered under the item or items and the proportion in which this is covered, and does not relate to permissions granted or restrictions placed upon, or other endorsements or conditions of a policy.

DELIVERY OF A POLICY, to be “actual,” must be delivered to the insured or his agent in person, or by registered mail; is “constructive” when held by the company or its agent.

EARNED PREMIUM.—That portion of the primary premium accruing to the insuring company for the period of time the policy has been in force and effect.

FULL INSURANCE.—When the amount of insurance carried is equal to the cash value of the property covered.

HAZARD.—The risk, peril or exposure to damage, and is the contingency insured against.

HAZARDS.—Those things which tend to produce or carry fire; they are both physical and moral.

INHERENT HAZARD.—Refers to the hazard peculiar to any one specific class of insurable property; is an interchangeable term with specific hazards.

INSURED.—Interchangeable with assured and refers to the party insured.

INSURER.—Interchangeable with the company and is the underwriter carrying the policy.

IRON SAFE CLAUSE.—A clause placed upon policies which stipulates that the insured shall at stated intervals take inventories of his merchandise, shall keep books of sales and purchases, and that he shall keep these things in an iron safe or in some place not subject to the same fire which may destroy the building in which the property insured is located, and that in case of loss he shall produce these records.

USEFUL INFORMATION.

LIGHTNING CLAUSE.—A clause under which a company assumes the liability for direct loss and damage by lightning. This clause is generally attached to policies covering buildings and without extra cost.

MORAL HAZARD.—The hazard incidental to the lack of financial responsibility, poor business investment, unprofitable business, loss of business standing, over-insurance, lack of credit, a “get-rich-quick” desire, etc., and may result in a fire either from design and with intention, or from negligence and carelessness, but a risk with a poor moral hazard is always a bad proposition from an insurance standpoint.

OTHER ARTICLES AS ARE USUALLY KEPT IN.....
or **KEPT FOR SALE IN.....** This will cover such things as ether, phosphorus, benzine, benzole, etc., in a drug store; benzine, naphtha, etc., in a paint store; gasoline in a general store, or automobile garage, prohibited articles in manufacturing plants. The N. Y. Standard Policy stipulates that “This entire policy, unless otherwise “provided by agreement indorsed hereon or added hereto, “shall be void if (any usage or custom or trade or manufacture to the contrary notwithstanding) there shall be “kept, used, or allowed on the above premises, Benzine, “.....Benzole,..... Ether,..... Gasoline,.... “.... Naphtha,..... Phosphorus,” but such a reading of a form acts as the “agreement indorsed” on the policy; this wording acts in the same way in manufacturing plants where practically anything can be kept in any quantity under the wording. No policy should permit such a broad permit for the keeping and use of particularly hazardous articles, especially without any restriction as to quantity, care or use.

PAROL (or PAROLE).—Given by word of mouth; oral, not written, opposed to documentary, or given by affidavit: as parole evidence. (Cent. Dict.)

PARTIAL INSURANCE.—When the amount of insurance carried is only equal to a percentage of the cash value of the property insured.

PHYSICAL HAZARD.—The hazards pertaining to the construction, exposures, arrangements, operations, care, processes of manufacture, and the like in a risk, and are both common and specific or inherent.

PREMISES.—The building insured or containing the property insured.

PREMIUM.—The money consideration given by the insured for the liability assumed by the company and the indemnity contracted for.

PRO RATA; In proportion.—The pro rata rate is the rate charged the insured when a policy is canceled by the company, and is the same percentage of the primary rate as the length of time the policy has been in force is to the length of time for which it was written.

RETURN PREMIUM.—The portion of the primary premium due the insured upon the cancellation of a policy.

SALVAGE.—Any property covered by the insurance and saved from total loss by a fire.

SHORT RATE.—The percentage of the primary rate charged for a policy canceled by the insured before its date of expiration; also, the rate charged for a policy written for a shorter period of time than one year. (See Short Rate Tables, pages 51-58.)

SPECIAL HAZARD.—Manufacturing risks are referred to as Special Hazards. Also relates to the inherent hazards of a risk, being such hazards as are peculiar to the risk individually.

"SUBJECT TO (any) CLAUSE."—This endorsed on a policy has no meaning; any condition or stipulation, or agreement to which the policy is subject, must be endorsed upon the policy in full.

THE RISK.—The property covered.

THREE-FOURTH LOSS CLAUSE.—A clause limiting the recovery by the insured in case of loss to seventy-five per cent. of such loss.

THREE-FOURTHS VALUE CLAUSE.—A clause limiting the amount of insurance which the insured is permitted to carry to seventy-five per cent. of the cash value of the property covered, by limiting recovery in case of fire to seventy-five per cent. of the actual cash value of the property covered. The co-insurance clause calls for a certain amount of insurance and penalizes the insured if he carries less, while the three-quarters value clause limits the amount of insurance he can carry and penalizes him if he carries more.

TOTAL LOSS.—Generally applied to the condition when the amount of loss equals or exceeds the amount of insurance carried.

USEFUL INFORMATION.

UNDERWRITING.—The issuing of a policy of insurance.

UNEARNED PREMIUM.—The portion of the primary premium due the insured upon the cancellation of a policy.

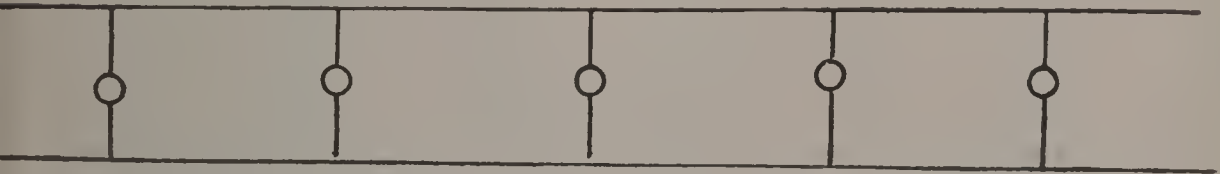
ELECTRIC LIGHT CIRCUITS.

SERIES.—When lamps are arranged in succession in a circuit, so that the current goes through one after the other, they are said to be in series. A constant current with a variable pressure is generally used.



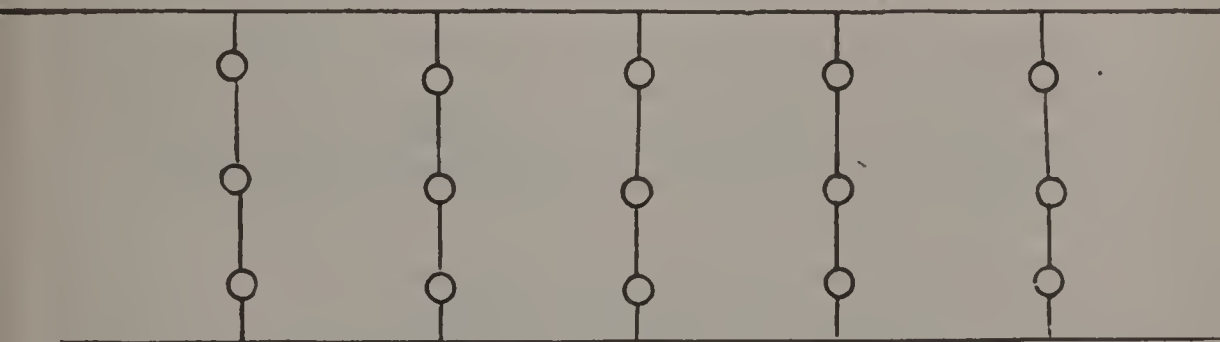
SERIES CONNECTIONS.

MULTIPLE.—Ordinary incandescent lamp circuits are usually connected in multiple; that is, the lamps are arranged parallel with each other.



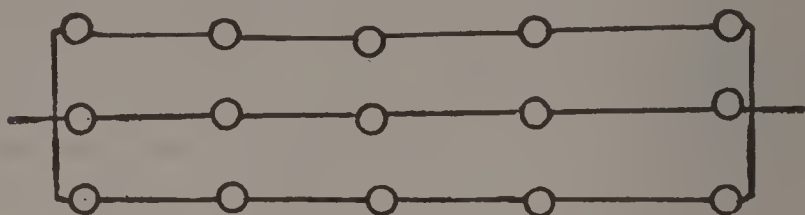
MULTIPLE CONNECTIONS.

MULTIPLE SERIES.—The arrangement of electric apparatus in a circuit in a number of series, which minor series are then arranged in parallel. There is a special hazard here in overloading the generator by throwing in more series than the capacity of the generator will stand, and thus either burning out the armature or all of the generating apparatus by a short circuit, together with the serious hazard of overheating of the circuit. A variable current and a constant pressure are used.



MULTIPLE SERIES CONNECTIONS.

SERIES MULTIPLE.—The lamps are arranged in series, in parallel, and the series connected. This is the most hazardous way of lighting, as by accident to one lamp in a series an increased current must be taken care of by the remaining lamps of the series and a burning out of lamps, connections and circuit is apt to follow, together with an overheating of the entire circuit. The current is a constant one.



SERIES-MULTIPLE CONNECTIONS.

No system of **MULTIPLE** series or **SERIES-MULTIPLE** for light or power is approved on high potential systems.

HYDRAULICS.

Hydraulics treats of the flow or motion of water through pipes, aqueducts, rivers and other channels; also through orifices or openings of various kinds; of machinery for raising water; as well as that in which water furnishes the motive power.

The **HEAD** of water, as applied to the flowage of water through canals, pipes or openings, means the vertical distance from the level of the water to the center of the orifice through which the water flows freely into the air; or the distance from the same level to the water in the lower reservoir when the discharge takes place under water.

HYDROSTATICS.

Hydrostatics treats of the pressure of water and other liquids when in a state of rest or quiet.

The pressure of water is always in a perpendicular direction to any surface upon which it acts without any reference to the shape of the surface.

For the pressure in pounds per square inch at any given depth multiply the depth in feet by .434.

For the pressure in pounds per square foot at any given depth multiply the depth in feet by 62.5.

USEFUL INFORMATION.

For the pressure in tons per square foot for any given depth multiply the depth in feet by .0279.

For the depth in feet at which any given pressure exists divide the pounds per square inch by .434, or the pounds per square foot by 62.5, or the tons per square foot by .0279.

The following table gives the pressure of water to the nearest pound per square foot at different vertical depths; and also the total pressure against a plane one foot wide extending vertically from the surface to those depths. The first increases as the depth; the last as the square of the depth.

Depth in Feet.	Per Square Foot.	On Vertical Plane.	Depth in Feet.	Per Square Foot.	On Vertical Plane.
8	500	2,000	15	937	7,031
9	562	2,531	16	1,000	8,000
10	625	3,125	20	1,250	12,500
11	687	3,781	22	1,375	15,125
12	750	4,500	25	1,562	19,531
13	812	5,281	30	1,875	28,125
14	875	6,125	35	2,187	38,281

In a Cubical vessel filled with water, the pressure on the base is equal to the weight of the water; on each of the four sides to one-half the weight of the water, and on the bottom and the four sides together to three times the weight of the water. In a full Spherical vessel the total pressure against its entire interior surface is also equal to three times the weight of the water, as in a Cubical one.

UNITED STATES STANDARD GALLON OF WATER.

Cubic Inches in Gallon.	Weight of a Gallon in Pounds.	Gallons in a Cubic Foot.	Weight of a Cubic Foot of Water in Pounds.
231	8.33111	7.480519	62.50

240.97 gallons weigh one ton of 2,000 pounds; 1,000 gallons weigh about $4\frac{1}{8}$ tons.

**WEIGHT OF WATER (at 62 1=4 pounds per cubic foot)
CONTAINED IN ONE-FOOT LENGTHS OF PIPES
OF DIFFERENT BORES. (Trautwine.)**

Bore, Inches.	Water, Pounds.	Bore, Inches.	Water, Pounds.	Bore, Inches.	Water, Pounds.
$\frac{1}{2}$	.08488	$1\frac{3}{4}$	1.0398	6	12.223
$\frac{3}{4}$	.19098	2	1.3581	8	21.729
1	.33952	$2\frac{1}{2}$	2.1220	10	33.952
$1\frac{1}{4}$	.53050	3	3.0557	12	48.891
$1\frac{1}{2}$	.76392	4	5.4323	16	86.916
		5	8.4880		

**THEORETICAL VELOCITY OF WATER IN FEET PER
SECOND.**

Head, Feet.	Velocity, Feet per Second.	Head, Feet.	Velocity, Feet per Second.	Head, Feet.	Velocity, Feet per Second.
10	25.4	35	47.4	75	69.5
12	27.8	40	50.7	80	71.8
15	31.1	45	53.8	85	74.0
18	34.0	50	56.7	90	76.1
20	35.9	55	59.5	95	78.2
22	37.6	60	62.1	100	80.3
25	40.1	65	64.7	125	89.7
30	43.9	70	67.1	150	98.3

**TABLE SHOWING THE PRESSURE OF WATER PER
SQUARE INCH AT DIFFERENT ELEVATIONS.**

Height in Inches.	Pressure.	Height in Inches.	Pressure.	Height in Inches.	Pressure.
6	2.60	45	19.49	140	60.64
8	3.40	50	21.65	150	64.97
10	4.33	60	25.99	160	69.31
15	6.49	70	30.32	170	73.64
20	8.66	80	34.65	180	77.97
25	10.82	90	38.98	190	82.30
30	12.99	100	43.31	200	86.63
35	15.16	110	47.64	215	93.14
40	17.32	120	51.98	230	99.63
		130	56.31		

USEFUL INFORMATION.

TABLE OF CONTENTS OF PIPES FOR ONE FOOT IN LENGTH IN CUBIC FEET AND U. S. GALLONS OF 231 CUBIC INCHES OR 7.4805 GALLONS TO A CUBIC FOOT.

Diameter in Inches.	Diameter in Decimals of a Foot.	Cubic Feet, also Area in Square Feet.	Gallons.
$\frac{3}{4}$	.0625	.0031	.0230
1	.0833	.0055	.0408
$1\frac{1}{4}$	.1042	.0085	.0638
$1\frac{1}{2}$	.1250	.0123	.0918
$1\frac{3}{4}$	.1458	.0167	.1249
2	.1667	.0218	.1632
$2\frac{1}{2}$	.2083	.0341	.2550
3	.2500	.0491	.3672
$3\frac{1}{2}$	.2917	.0668	.4998
4	.3333	.0873	.6528
5	.4167	.1364	1.020
6	.5000	.1963	1.469
8	.6667	.3491	2.611
10	.8333	.5454	4.080
12	1.	.7854	5.875
16	1.333	1.396	10.44
20	1.667	2.182	16.32
24.	2.000	3.142	23.50

CAPACITY OF "ROUND" TANKS IN GALLONS FOR EACH FOOT IN DEPTH.

Diameter.		Gallons.	Diameter.		Gallons.
Feet.	Inches.		Feet.	Inches.	
8	..	375.94	16	..	1503.92
8	6	424.41	17	..	1698.
9	..	475.80	18	..	1903.
9	6	530.18	19	..	2121.
10	..	587.47	20	..	2350.
10	6	647.69	22	..	2844.
10	9	678.88	24	..	3384.
11	..	710.82	26	..	3971.
11	6	776.87	28	..	4606.
11	9	811.05	30	..	5288.
12	..	846.03	32	..	6016.
12	6	917.87	36	..	7617.
13	..	992.82	40	..	9400.
13	6	1070.61	45	..	11897.
14	..	1151.39	56	..	14688.
15	..	1321.79	60	..	21151.

TABLE OF RELATIVE DISCHARGING CAPACITY OF SIMILAR KINDS OF PIPE IN LIKE AND UNDER SAME CONDITIONS.

The first horizontal column and the first and last vertical columns give the diameters of pipes in inches. The numbers at the intersections of the diameters in inches of the horizontal and vertical columns give the relative discharging capacities: For instance, if it is desired to know how many smaller pipes a two-inch pipe is equal to in discharging capacity, trace along the horizontal line from the two-inch diameter to the vertical column and it will be found that a two-inch pipe is equal in discharging capacity to 11.66 $\frac{3}{4}$ -inch pipe, 5.66 1-inch pipe, 3.24 $1\frac{1}{4}$ -inch pipe, 2.05 $1\frac{1}{2}$ -inch pipe, 1.39 $1\frac{3}{4}$ -inch pipe, etc., etc.

Inches.	$\frac{3}{4}$	1	$1\frac{1}{4}$	$1\frac{1}{2}$	$1\frac{3}{4}$	2	$2\frac{1}{2}$	3	4	6	8	10	12	16	20	24	30	36	Inches.
36	.....	.....	.....	.....	.....	.....	.....	.....	243.	88.18	42.95	24.59	15.59	7.59	4.35	2.76	1.58	1	36
30	.....	.....	.....	.....	.....	.....	.....	.....	154.05	55.9	27.23	15.59	9.88	4.81	2.75	1.75	1	..	30
24	.....	.....	.....	.....	.....	.....	.....	.....	88.18	32.	15.59	8.92	5.66	2.76	1.58	1	.....	..	24
20	.....	.....	.....	.....	.....	.....	.....	.....	55.94	20.28	9.88	5.66	3.59	1.75	1	.....	.....	..	20
16	.....	.....	.....	.....	.....	.....	.....	.....	32.03	11.61	5.66	3.24	2.05	1	.....	.....	.....	..	16
12	.....	.....	.....	.....	.....	.....	.....	.....	15.6	5.66	2.76	1.58	1	.....	.....	.....	.....	..	12
10	.....	.....	.....	.....	.....	.....	.....	.....	9.89	3.59	1.75	1	.....	.....	.....	.....	.....	..	10
8	.....	.....	.....	.....	.....	.....	.....	11.63	5.66	2.05	1	.....	.....	.....	.....	.....	.....	..	8
6	.....	.....	.....	.....	.....	.....	.....	5.66	2.76	1	.....	.....	.....	.....	.....	.....	.....	..	6
4	.....	.....	.....	.....	.....	.....	.....	2.05	1	.....	.....	.....	.....	.....	.....	.....	.....	..	4
3	.....	15.89	8.92	5.66	3.85	2.76	1.58	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	..	3
$2\frac{1}{2}$	.....	9.88	5.66	3.58	2.44	1.74	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	..	$2\frac{1}{2}$
2	11.66	5.66	3.24	2.05	1.39	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	..	2
$1\frac{3}{4}$	8.35	4.05	2.32	1.47	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	..	$1\frac{3}{4}$
$1\frac{1}{2}$	5.68	2.76	1.58	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	..	$1\frac{1}{2}$
$1\frac{1}{4}$	3.60	1.75	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	..	$1\frac{1}{4}$
1	2.06	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	..	1
$\frac{3}{4}$	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	..	$\frac{3}{4}$

USEFUL INFORMATION.

TEMPERATURE OF STEAM AT VARIOUS PRESSURES.

ATMOSPHERIC PRESSURE 14.7 DEGREES IN FAHRENHEIT SCALE.

Pressure per Sq. Inch.	Degrees of Temperature.	Pressure per Sq. Inch.	Degrees of Temperature.	Pressure per Sq. Inch.	Degrees of Temperature.
1	216.3	18	255.7	65	311.8
2	219.4	20	259.2	70	316.0
3	222.4	22	262.5	75	320.0
4	225.2	24	265.6	80	323.9
5	227.9	26	268.6	85	327.6
6	230.5	28	271.5	90	331.1
7	233.0	30	274.3	95	334.5
8	235.4	32	277.0	100	337.8
9	237.7	34	279.6	105	341.0
10	240.0	40	286.9	110	344.0
12	244.3	45	292.5	115	347.0
14	248.3	50	297.8	120	350.0
16	252.1	55	302.7	125	352.8
		60	307.4		

Steam flows into atmosphere at the rate of 650 feet per second.

FIRE TEMPERATURES AND APPEARANCES (FAHRENHEIT).

	Degrees.		Degrees.
Red, just visible.....	997	Wood burns at.....	550
Red, dull.....	1,290	Cast-iron fuses at.....	2,000
Cherry, dull.....	1,470	Glass fuses at.....	2,377
Cherry, full.....	1,650	Steel fuses at.....	2,550
Orange, deep.....	2,000	Wrought-iron fuses at.....	2,900
Orange, clear.....	2,190	Fire brick fuses at.....	4,000
White.....	2,370	Steam is resolved into its	
White, bright, dazzling.....	2,730	natural gases, oxygen and	
Wood chars at.....	350	hydrogen at.....	1,470

WHITEWASH.—A good and lasting, partly fireproof whitewash is made of slaked lime in a brine in which as much salt and alum have been dissolved as the water will take up.

RULES AND REQUIREMENTS AND LISTS OF THE NATIONAL BOARD OF FIRE UNDERWRITERS IN FORCE 1908.

AUXILIARY FIRE ALARM SYSTEMS (1903).

CAST-IRON TAR-COATED WATER PIPE FOR MILL YARD USE
(1901).

CHEMICAL FIRE EXTINGUISHERS:

Stationary Chemical Fire Extinguishers and Standards
for Carbonic Acid Gas Hand Fire Extinguishers for
other than Fire Department use (1901).

List of Approved Carbonic Acid Gas Hand Fire Extinguishers (March, 1907).

SPECIAL AGENTS AND ADJUSTERS HANDBOOK.

ELECTRICAL:

"National Electrical Code," 1907.

List of Approved Electrical Fittings (October 1907).

ENGINES:

Gas and Gasolene Engines (1905).

List of Stationary Gasolene Engines (April 1, 1907).

FIRE DOORS AND SHUTTERS (1906).

FLUIDS:

Systems for Storing 250 Gallons or less of Fluids which at ordinary Temperature give off Inflammable Vapors (1904).

FUEL OIL AND FOR THE CONSTRUCTION AND INSTALLATION OF OIL BURNING EQUIPMENTS; STORAGE AND USE OF (1902).

GAS:

Coal Gas Producers, Pressure and Suction Systems (July, 1905).

List of Approved Suction Gas Producers (February 1, 1907).

GAS MACHINES:

Acetylene Gas Machines, and for the Storage of Calcium Carbide (1903).

Supplement of 1904.

List of Approved Acetylene Gas Machines (March 15, 1907).

Gasolene Gas Machines.

List of Approved Gasolene Gas Machines using Inside Carbureters (January 15, 1908).

List of Approved Gasolene Gas Machines using Outside Carbureters (January 15, 1908).

List of Approved Gasolene Lighting Systems having Outside Tanks and Inside Flame Heated Generators (National Board Rules, Class C—Oil Distributing Systems. January 15, 1908).

List of Approved Gasolene Vapor Lamps (February 15, 1908).

GASOLENE STOVES FOR COOKING AND HEATING, LIST OF APPROVED (April 25, 1905).

GRAIN DRYERS (1901).

HOSE:

1 $\frac{1}{4}$ -inch, 1 $\frac{1}{2}$ -inch and 2 $\frac{1}{2}$ -inch Unlined Linen Fire Hose for use Inside of Buildings (1905).

Private Department Fire Hose for Mill Yard use (1902).

List of Approved 2 $\frac{5}{8}$ -inch Cotton Rubber Lined Fire Hose (May, 1908).

USEFUL INFORMATION.

HOSE COUPLINGS AND HYDRANT FITTINGS FOR PUBLIC SERVICE; NATIONAL STANDARD (1908).

HOSE HOUSES FOR MILL YARDS (1905).

HYDRANTS FOR MILL YARD USE (1902).

KEROSENE OIL PRESSURE SYSTEMS (1902).

LIGHTNING, PROTECTION AGAINST (1907).

PRIVATE FIRE DEPARTMENTS (1902).

PUMPS:

Electric Fire Pumps (1904).

Rotary Fire Pumps (1905).

Steam Fire Pumps (1905).

Steam Pump Governors and Auxiliary Pumps (1905).

RAILWAY CAR STORAGE AND OPERATING HOUSES, CONSTRUCTION AND PROTECTION OF STANDARD (1907).

SIGNALLING SYSTEMS USED FOR THE TRANSMISSION OF SIGNALS AFFECTING THE FIRE HAZARD (1907).

SKYLIGHTS (1906).

SPRINKLERS:

Sprinkler Equipments, Automatic and Open (1905).

List of Approved Automatic Sprinklers (March, 1907).

List of Approved Dry Pipe Valves for use in Connection with Automatic Sprinkler Equipments (April 15, 1902).

UNIFORM REQUIREMENTS:

"Slow Burning" Construction, "Inferior" Construction, General Hazards, Oil Rooms, General Provisions, Stairway and Elevator Closures, Watchmen, Thermostats and Miscellaneous Matter (1906).

WASTE CANS, ASH CANS, REFUSE BARRELS, FIRE PAILS AND SAFETY CANS FOR BENZENE AND GASOLINE (1903).

WIRED GLASS AND THE CONSTRUCTION OF FRAMES FOR WIRED AND PRISM GLASS USED AS A FIRE RETARDANT (1906).

List of Approved Metallic Window Frames for Wired Glass (December, 1907).

WATCHMEN'S TIME RECORDING APPARATUS, LIST OF APPROVED. (April, 1908).

SOME DEFECTS AND THEIR REMEDIES.

Steam pipes in contact with wood; cut away the wood and place ventilated iron guards between the pipes and the wood. Placing a piece of metal (without any ventilation) between the pipe and wood is only a makeshift, as the metal becomes as hot as the pipe and the same heated condition is then presented at this place. Steam pipes passing through floors should

be held by iron guards of conical form in two sections, free from contact with the floors; the guards will also prevent rubbish, sweepings, etc., from collecting between the pipes and floors.

Ashes; remove from stoves in metal cans; should not be kept inside of buildings; where kept inside of building should be thoroughly wet down and spread out and when cold placed in metal cans:

Oily waste, paint and oil rags; when not in actual use should be kept in standard oily waste cans which are of metal, unsoldered, stand on metal legs and have covers kept closed by springs.

Sidewalk openings to basements should have wire netting covering to prevent lighted cigars, cigarettes and matches from falling into the building, or on any collection of rubbish which may be in such places; such places should be regularly and carefully cleaned out.

Floor sweepings should be kept outside of buildings where possible, otherwise in metal cans; never in wooden receptacles, they are apt to contain spontaneously ignitable materials.

Matches should preferably be kept in non-combustible receptacles; in quantities should not be piled on shelving.

Annealing Furnaces, Galvanizing Furnaces, Japanning Furnaces, Bake Ovens, Pyrites and Sulphur Furnaces, Coffee Roasting Furnaces, Boilers, Cupolas, Smelting Furnaces, Glory-holes, Heaters, Core Ovens, Converters, should all be surrounded on sides and tops with good ventilating spaces between them and all wood or other inflammable materials.

Metal Stacks from boilers, high degree heat furnaces and ovens passing through roofs should have a clear space equal to one-half of their diameter between them and any wood; the opening through the roof around the stack can be covered by a metal hood.

Buffing, Polishing, fibre from wheels should be blown or exhausted through metal pipes into outside fire-proof closet or into receptacles filled with water.

Brazing, Tinsmith Furnaces, Soldering Furnaces, should stand on incombustible materials and have free ventilating air space between them and all woodwork.

Forges should be on incombustible floors, or if on wooden floors the flooring should be covered with sheet metal extending at least four feet around the forges.

Cooking Ranges in kitchens of Hotels and Restaurants should have metal hoods and metal ventilating pipes above them.

USEFUL INFORMATION.

Stoves should stand on metal and asbestos shields or be raised on bricks or some similar substances so as to give good ventilating space beneath; all woodwork exposed should be protected by a metal shield with ventilating space on each side.

SPONTANEOUS COMBUSTION.

The following materials and combinations are subject to spontaneous combustion, and while they may not always evolve sufficient heat in themselves to produce combustion in themselves, inflammable materials exposed may be set afire: Oily cotton waste when not actually saturated, for when saturated the physical and chemical actions producing combustion are eliminated, hence when cotton waste is thoroughly saturated with oil the liability to spontaneous combustion is practically removed; Jute, Hemp, Tow, Flax and many Cotton and Woolen articles when partly impregnated with oil and left in piles; Oily metal cuttings and filings in a pile with the addition of a comparatively small quantity of water; Strong nitric and sulphuric acid on wool and straw; Board scrapings in tanneries when in piles; Fleshings in tanneries when in piles; Empty nitrate of soda bags in piles when subject to any moisture; Press cloths in rendering, soap, butterine, etc., factories when in piles; Oiled silk, oily leather cuttings and scrapings, oily waterproof clothing and oily overalls in piles; Piles of fish scrap with moisture; Unslaked lime; Piles of green hone, lamp-black in large or small quantities, hay, cotton, woody fibre, rags, leaves, coal, spent tan, cocoanut fibre, tow on a rosin barrel, when sufficient moisture is in combination and they are left lying undisturbed: Sodium; Phosphorus; Many organic substances.

GENERAL APPLIANCES IN ORDINARY USE FOR THE EXTINGUISHMENT OF FIRES.

Common salt for soot fires in chimneys and flues; should be thrown down from the top; the burning of the salt produces muriatic acid gas, which extinguishes the fire.

Sand in pails for the extinguishment of oil, rubber cement and similar fires which cannot be readily put out by water; sand thrown upon the fire smothers it.

Blankets for the same class of fires as those where sand is of value; the blanket should be thrown completely over the fire.

Steam jets are of value in spaces that can be tightly closed, but in rooms where there are openings the steam would create

SPECIAL AGENTS AND ADJUSTERS HANDBOOK.

drafts, which same should always be avoided at the location of a fire.

Fire pails and casks full of water are the most handy and are most liable to be used as extinguishers, for even the person with the least intelligence will throw water on a fire to extinguish it. At least six fire pails, or three fire pails and one fire cask, should be placed for every 2,500 superficial feet of floor area; they should be put where they are in full sight and always easy of access.

Chemical Extinguishers of approved type, but with these it is necessary that the employees be instructed as to the operation of them.

Automatic Sprinklers, Pumps, Standpipes, Hose, Open Sprinklers, Ladders, Axes, Crowbars, but Dry Powder Extinguishers and other unapproved appliances should not be advised or recognized.

Approved Automatic Sprinklers: Grinnell Improved, 1905; International, Issue B; Manufacturers', Issue C; Neracher Improved, 1902; Niagara-Hibbard, Issue B, 1904; Phoenix, Issue A, 1905; Rockwood, Issue A.

Approved Dry Pipe Valves for use in connection with automatic sprinkler equipments: Evans; Grinnell; Manufacturers.

STATES HAVING A STANDARD POLICY LAW.

California, Connecticut, Iowa, Louisiana, Maine, Massachusetts, Michigan, Minnesota, Missouri, New Hampshire, New Jersey, New York, North Carolina, North Dakota, Rhode Island, South Dakota, Wisconsin.

STATES HAVING A RESIDENT AGENTS' LAW.

Alabama, Arkansas, California, Colorado, Connecticut, Delaware, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming.

STATES HAVING A VALUED POLICY LAW.

Arkansas, California, Delaware, Florida, Iowa, Kansas, Kentucky, Louisiana, Minnesota, Mississippi, Missouri, Nebraska,

USEFUL INFORMATION.

New Hampshire, Ohio, Oklahoma, Oregon, South Carolina, South Dakota, Texas, Washington, West Virginia, Wisconsin,

STATES HAVING A FIRE MARSHAL LAW.

Connecticut, Illinois Kentucky, Louisiana, Maine, Maryland, Massachusetts, Minnesota, Mississippi, Ohio, Pennsylvania, South Carolina, Virginia, Washington, Wisconsin.

FIRE UNDERWRITING PROFITS AND LOSSES.

A summarization of the underwriting transactions of sixty millionaire fire insurance companies, for the decade ending with 1907, shows that their net premiums aggregated \$1,438,228,508, their net losses reached a total of \$872,666,725, and their expenses amounted to \$521,720,785, while their liabilities were increased by the sum of \$95,045,541, thus indicating that the net result of their underwriting operations for ten years was a loss of \$51,204,543, or 3.56 per cent of premiums. Expressed in percentages of premiums the requirements of the business were as follows:

	Per Cent.
Losses.....	60.68
Expenses.....	36.28
Increase in liabilities.....	6.60
Total.....	103.56

It is clear from the foregoing statistics that, notwithstanding the receipt by the sixty companies of about \$1,438,000,000 of premiums (in consideration for the acceptance of many billions of dollars of risks), the final result is a net underwriting loss of over \$51,000,000.

During the decade in question, there occurred the great San Francisco conflagration.

Even if we revert to the decade ending with 1905, thus excluding the tremendous conflagration losses of 1906, it is found that ten years' work yielded a profit of less than three per cent. In this connection it may be said that few, if any, of these prominent companies have drawn a dollar from their underwriting receipts in the last ten years in order to pay dividends to their stockholders; on the other hand, not only have their dividends been paid from their investment earnings, but the latter have contributed many millions of dollars to help pay San Francisco and other policyholders for losses incurred under their policies. In addition, the insurance companies' stockholders have been called upon to pay in scores of millions of dollars wherewith to pay losses.

Fire insurance is, theoretically, a self-sustaining business—the premiums should meet all the requirements of the current business in normal times, provide a surplus fund for the emergencies which are sure to arise, and yield a reasonable profit to the stockholders who guarantee the policies with their

own invested funds (and also, following great conflagrations, by further contributions). Policyholders are, or should be, interested in the strength and solvency of the companies in which they are insured, and should be willing to pay, without demur, such premium rates as are found necessary to bring about the results mentioned.

However freely some business men may criticise the rates charged for fire insurance, as being unduly high, we are of the opinion that few of the critics would care to risk their own capital in a business in which the entire investment—and perhaps several times as much in addition—may be swept away overnight!—(*The Spectator*, May 14, 1908.)

PART TWO.

PROVISIONS OF THE CONTRACT OF INSURANCE APPLICABLE BEFORE A FIRE.

It is not the quantity but the quality of knowledge that is valuable.

In the following explanatory paragraphs the New York Standard Fire Insurance Policy has been taken as the contract, and all references are to that contract. For States having a Standard Policy see page 36.

In consideration of certain specified *stipulations* and a money consideration a policy is issued by a company to insure a person, corporation, firm, etc., *against all direct loss and damage by fire* on designated property in one specific location; it is not an instrument insuring property of any kind or class; the insured is insured against any *direct loss and damage* which may accrue to the specified property.

The stipulation making the premium an integral part of the consideration under which the policy is issued must not be taken too seriously, for it is not of much value, inasmuch as the courts generally have held that the actual paying of the premium is not a necessary precedent to the binding of an insurance contract and the validity of a fire insurance policy is not affected by the non-payment of the premium unless the company takes up the policy for the non-payment of the premium, but as long as the policy is left in the hands of the insured the contract is in full effect even though the premium has not been paid.

"THIS POLICY IS MADE AND ACCEPTED SUBJECT TO THE
"FOREGOING STIPULATIONS AND CONDITIONS, together with
"such other provisions, agreements, or conditions as may be
"indorsed hereon or added hereto, and no officer, agent, or
"other representative of this company shall have power to
"waive any provision or condition of this policy except such

“as by the terms of this policy may be the subject or agreement indorsed hereon or added hereto, and as to such provisions and conditions no officer, agent, or representative shall have such power or be deemed or held to have waived such provisions or conditions unless such waiver, if any, shall be written upon or attached hereto, nor shall any privilege or permission affecting the insurance under this policy exist or be claimed by the insured unless so written or attached.” While this is a very plain and explicit provision, yet as jurists and jurors are of a variable quantity and quality, and a corporation is always a good subject for the purpose of prosecution, especially for money recovery whether the claims are just or otherwise, discretion and care in steering clear of anything which might have even the least appearance of a waiver of any of the provisions of the policy, or the permission for anything not clearly written or attached to the policy is certainly advisable; this covers any written or spoken word which could in any way be twisted or construed as bearing upon the waiving of any of the provisions or conditions of the policy by the company, or upon the granting of any permission, or the agreeing to anything other than which actually and explicitly appears upon the policy.

DIRECT LOSS OR DAMAGE BY FIRE, meaning immediate or proximate, as distinguished from remote; but water thrown upon property during a fire, or smoke produced by a fire damaging property, are each *direct* causes of *loss or damage* although no actual fire has attacked the property itself, but water put on an overheated ceiling or woodwork at a stove or any other place where overheating has occurred, or the overheating of wool in consequence of being water-soaked, or smoke or soot from a smoking lamp or oil stove, or overheating of a heating apparatus damaging stock in or on an apparatus used for the specific purpose of heating the stock (as loss to sugar by the heat of the usual fire used in refining on account of the carelessness of employees, or the overdrying of lumber in a kiln, or the destruction of a beefsteak when placed on a stove for cooking, etc.) cannot be designated as *direct loss or damage by fire* within the implied meaning of the policy.

WHAT WILL VOID A POLICY.

No one is so wise that he cannot become wiser.

“IF THE INSURED HAS CONCEALED OR MISREPRESENTED, in writing or otherwise, any material fact or circumstance concerning this insurance or the subject thereof.” On certain classes of risks certain companies require applications signed

PROVISIONS OF CONTRACT BEFORE A FIRE.

by the insured, and if *an application* be referred to in a policy, that *application* becomes a *part of this contract and a warranty by the insured*, hence any concealment or misrepresentation on such an application will void the policy, but the burden of proof as to the concealment or misrepresentation will rest with the company. A claim of verbal concealment or misrepresentation is difficult to prove unless witnesses are available, as the insured is in a position to "explain away" the meaning understood by the agent or representative of the company and his explanation will have much more weight with a jury than the evidence of the representative of the company. See page 49, *if any application, survey, plan, or description, etc.*

IF THE INTEREST OF THE INSURED IN THE PROPERTY BE NOT TRULY STATED. While the basis of the contract is the insuring of the owner of the property, in fee simple or absolute ownership, still it is recognized that there are other interests which are proper subjects for insurance; in covering these interests none of the conditions in the policy should be waived in favor of these interests, and the character of such an interest should be explicitly stated upon the policy notwithstanding that the policy specifically allows the insurance of other interests than fee simple or absolute ownership by agreement indorsed upon the policy without requiring any statement as to what the interest may be. Many large corporations doing a loaning business on real estate have their own mortgage forms, which are so worded as to relieve them from all operations of the avoidance clauses of the policy, and while this is wrong in principle, yet it is allowed by the companies generally on account of the volume of business placed by these loaning corporations, hence the acceptance of such a mortgage clause is for the consideration of each company. See page 43, *if the interest of the insured be other than unconditional or sole*, also page 58, *mortgage and other interests*.

Show me a liar and I'll show you a thief.

"IN CASE OF ANY FRAUD OR FALSE SWEARING by the insured "touching any matter relating to this insurance or the subject "thereof, whether before or after a loss." The intent of the provision prior to a fire is to provide the company with desired information, which information as given by the insured can be relied upon as being correct, otherwise the policy is void. Information given by an insured as to when an inventory was taken, the amount of stock on hand, his interest in the property, etc., are subjects for investigation, but on the side of the com-

pany witnesses are very necessary if any claim of fraud is made against the insured.

WHAT WILL VOID A POLICY UNLESS OTHERWISE PROVIDED BY AGREEMENT INDORSED THEREON.

If a man empties his purse into his head, no man can take it from him.

In order to preclude the voidance of a policy by non-compliance with any of the following provisions, permission for the non-compliance with any of the provisions or conditions or for privileges granted must be *indorsed* on the policy or *added thereto*; hence verbal permission is not binding, but it is a dangerous thing to give, for how far the permission will be interpreted to reach and what construction will be placed upon such verbal permission by the courts is much of a question, but it can be taken for a fact that in case of any controversy over any such a question the company will be the loser. Care should therefore be exercised to have every permission, agreement and privilege so worded as to mean only just what it is intended to mean and to see that such permission, agreement or privilege is indorsed on or added to the policy.

"IF THE INSURED NOW HAS OR SHALL HEREINAFTER MAKE "OR PROCURE ANY OTHER CONTRACT OF INSURANCE, whether "valid or not, on property covered in whole or in part by this "policy." Over-insurance can be prevented by this, hence a moral hazard averted. Where other insurance is advisable, desirable or needful it is therefore necessary to grant permission for such upon the policy; in granting the permission it should be stipulated that the other insurance shall be concurrent, then all policies will read alike and all companies will cover alike the best as well as the worst part of a risk and all losses will be adjusted on the same basis. The concurrency covers on the property covered, where the various parts of the property are placed, i. e., under which items of the policy, and the proportionment of the amount carried under the different items, for the contract as pertaining to the property covered primarily appertains to the property and not to any particular clause governing the amount of insurance required, or the limitation of the amount which may be carried, or permission for any particular lighting or heating device.

"IF THE SUBJECT OF INSURANCE BE A MANUFACTURING "ESTABLISHMENT and it be operated in whole or in part at "night later than ten o'clock, or if it cease to be operated for

PROVISIONS OF CONTRACT BEFORE A FIRE.

"more than ten consecutive days." This is a self-explanatory provision.

"IF THE HAZARDS BE INCREASED BY ANY MEANS within the "control or knowledge of the insured." While it is generally held that anything that the agent of a company sees or is conversant with is knowledge of the company to such a condition or fact, it is not so held as far as the insured is concerned, and it is a rather difficult thing to show that an insured who is the owner of a building is conversant with a condition which a tenant may bring about in the building, notwithstanding that it may be morally certain that he was fully informed on the condition. An agent must be able to positively say whether he was conversant with a condition which under the terms of the policy rendered the policy void, and where he becomes cognizant of such a condition he must act upon his knowledge by canceling the policy, demanding an increased rate, demanding the removal of the condition or immediately informing his company as to the condition and asking for instructions from them as to what action to take.

"IF MECHANICS BE EMPLOYED IN BUILDING, altering or "repairing the within described premises for more than fifteen "days at a time." It is the rule to give permission to make alterations and repairs, but the word "ordinary" is frequently left out of this clause, and it has been held by courts that very extensive additions which have been made to buildings are only alterations of the premises and permitted and covered by the permission granted; by adding the limiting word "ordinary" the company has some protection against such an interpretation of the permission; the word should appear in the Mechanics' Permission clause before the words "alterations and repairs."

"IF THE INTERESTS OF THE INSURED BE OTHER THAN UN-"CONDITIONAL or sole ownership." In order to protect the company against possible over-insurance where several insurable interests exist in a property, the interests of all parties should be combined for the purpose of insurance; the individual interests can be mentioned by indorsement on the policy or as parties to the contract, as the taking out of insurance by each party having an insurable interest in the property would ordinarily result in over-insurance. Where the property insured is an undivided estate the insurance can be taken out in the name of the heirs, each being named, or in the name of the executors; where there is a life interest to one person in an estate the policy can be issued jointly to the holder of the deed and the person having the interest, or to the holder of the ultimate title with loss payable to the holder of the life interest, or to

the holder of the ultimate title with a provision that any insurance money paid for loss or damage shall be used only for the repairs or restoration of the property, this latter way being the best. See page 41, *if the interest of the insured in the property be not truly stated*; also page 58, *mortgage* and other interests.

"IF THE SUBJECT OF INSURANCE BE A BUILDING ON GROUND "NOT OWNED BY THE INSURED IN FEE SIMPLE." A building erected on ground not owned by the insured and without permission of the owner of the ground is practically uninsurable for the simple reason that the owner of the building can be forced at a moment's notice to vacate or the building can be torn down, hence the value of the building for insurable purposes is actually nil and the moral hazard is decidedly bad. Ground leases with a short time to run either tend to produce a bad moral hazard, or at least a largely increased depreciation of the value of the building thereon, for at the expiration of the lease the building reverts to the owner of the ground or it must be removed from its location, and in either case the owner of the building does not care to make any outlay for maintenance of the building and a fire would be a profitable investment for the insured and an expensive experience for the company. A lease with a long period of time before expiration, especially where the building is a good one and the location good for the purposes of the building, will not act against the insurable conditions. The period of time a lease has to run should be noted on the daily report.

"IF THE SUBJECT OF INSURANCE BE PERSONAL PROPERTY "and be or become incumbered by a chattel mortgage." A chattel mortgage may be on account of a bad moral hazard, or it may produce a bad moral hazard on account of the mortgagee being unable to discharge it, still there are to-day on account of the "installment houses" many chattel mortgages which are perfectly good and produce anything but a bad moral hazard; whether a policy should be written covering on property carrying a chattel mortgage is a matter for close investigation and usually should be referred to the company, but where an agent is satisfied that the insured is perfectly good and the chattel mortgage does not in any way affect the insurance, then the facts should be stated on the daily report.

"IF, WITH THE KNOWLEDGE OF THE INSURED, FORECLOSURE "PROCEEDINGS be commenced or notice given of sale of any "property covered by this policy by virtue of any mortgage "or trust deed." This is very explicit and is binding.

PROVISIONS OF CONTRACT BEFORE A FIRE.

Dying is as natural as living.

"IF ANY CHANGE, OTHER THAN BY THE DEATH of the insured, "take place in the interest, title, or possession of the subject of "insurance (except change of occupants without increase of "hazard), whether by legal process or judgment or by voluntary "act of the insured, or otherwise." This prevents the transfer of a policy from one person or insured to another without the knowledge of the company, for if transfer of interest were made and the policy could simply be handed over to the new owner without notice to the company and permission for the transfer of the interest, then a company might be, unknown to itself, insuring persons whom they knew to be especially bad moral hazards and whom they would not insure knowingly. On the back of a policy will be found a blank to be filled in by the insured if he desires a transfer of interest and one to be filled in by the company granting permission for the transfer of interest. An increase of hazard is a very essential thing that a company should have information of, for the increase might bring about a condition where the company would not carry the risk, or where the hazard involved should pay an increased rate, hence the company must be notified of any such increase of hazard.

When the devil finds the door shut he goes away.

"IF THIS POLICY BE ASSIGNED BEFORE A LOSS." This is to prevent fraud not only upon the company but also upon the legal creditors of the insured, for the assignment of the policy might so act as to indirectly protect the insured who might be a debtor and a particularly bad moral hazard.

There is no man so wise he does not slip sometimes.

"IF ILLUMINATING GAS OR VAPOR BE GENERATED in the "described building (or adjacent thereto) for use therein." This covers not only the generation of coal gas on a large or small scale, but also the generation of acetylene gas, gasolene gas, coal oil gas, or the vapors therefrom, or of any illuminating gas whatever, whether in machines, lighting systems having outside tanks and inside flame heated generators, suction gas producers, vapor lamps, etc., etc., and not only does this prohibit such generation within the building but also *adjacent thereto for use therein*, hence endorsement is necessary for the production of any illuminating gas under these conditions and the forms generally provided for such permission require the name of the machine or system and the place of manufacture; under the Rules and Regulations of the National Board

of Fire Underwriters the name and place of manufacture are placed upon the machine or lamp.

Danger and delight grow on one stock.

"If (any usage or custom of trade or manufacture to the contrary notwithstanding) THERE BE KEPT, USED, OR ALLOWED ON THE ABOVE DESCRIBED PREMISES, Benzine, Benzole, Dynamite, Ether, Fireworks, Gasolene, Greek Fire, Gunpowder exceeding twenty-five pounds in quantity; Naphtha, Nitro-Glycerine or other explosives; Phosphorus, or Petroleum, or any of its products of greater inflammability than Kerosene Oil of the United States Standard (which last may be used for lights and kept for sale according to law but in quantities not exceeding five barrels, providing it be drawn and lamps filled by daylight or at a distance not less than ten feet from artificial light)." This is a very sweeping voidance, but custom ordains that in many respects it be and is not insisted upon or taken advantage of by the companies, and this has tended to produce legal decisions which, while contrary to the technical reading of the clause, become binding upon the companies, but these facts do not warrant an agent in ignoring any of the provisions of the clause or of its restrictions. It is well known that almost every dwelling as a rule contains more or less naphtha or gasolene for use in cleaning clothing, etc., for illuminating and heating purposes without any permit for the same, that drug stores handle and keep and sell phosphorus, benzine, benzole, ethers, without permit, that paint stores and hardware stores carry and sell naphtha and benzine without permission, and yet companies pay losses on such properties without any question as to these voiding restrictions and conditions, and if payment were refused and the matter were taken up to the courts there is no reason to believe that under the ordinary existing conditions as to use and quantity that the companies would lose out and the insured win the case, simply on the basis of custom and usage, therefore is it particularly needful that the local agent look into the amount of such materials carried in the various risks. A particularly pernicious form of endorsement has crept into use giving permission to "keep on hand such articles as are incidental to the manufacture of their product," or to the "conduct of their business"; this form of permission permits the use and handling of any of the above prohibited articles without regard to quantity or restrictions of any kind; also, endorsements are placed upon policies, or the original form is made to read to permit the handling and sale of such "things as are usually kept in a

PROVISIONS OF CONTRACT BEFORE A FIRE.

(general, drug, paint, etc., etc.) store" without any restrictions as to quantity, care or handling, and it will be found that what is "usual" to any one class of store in one section of the country is not "usual" to the same class of store in another section of the country, so this permit will cover gasoline, naphtha, ethers, gunpowder, dynamite and all the other prohibited articles, granting permission in this way so that any such articles can be kept, sold and handled in any quantity and under any conditions.

"IF A BUILDING HEREIN DESCRIBED, WHETHER INTENDED FOR OCCUPANCY BY OWNER OR TENANT, BE OR BECOME VACANT or unoccupied and so remain for ten days." Decisions by courts on this point as to what it is intended to mean have been various, some courts holding that increased hazard must be shown to exist, others believing that this point has no reference to the question involved, others that the building must be both vacant and unoccupied, but a common-sense interpretation of the provision is the one to be looked for and accepted, and so if it is found that a building is or is to be vacant or unoccupied a proper endorsement should be attached to the policy or the policy taken up and canceled. Vacant and unoccupied buildings without prospects of early occupancy become non-productive investments, and non-productive investments are bad moral hazards.

It is provided that a policy can be renewed *under the original stipulations*, but that the policy will be *void* unless *any increase of hazard shall be made known to this company at the time of renewal*. This protects the company from an insured merely asking for the renewal of a policy and stating that there is no change, for his statement that there is no change carries with it the assumption that there is no increase of hazard, and if an increase is found after the renewal is issued the policy of itself becomes void.

WHEN A COMPANY IS NOT LIABLE FOR LOSS.

It is a poor rule that will not work both ways.

"FOR LOSS CAUSED DIRECTLY OR INDIRECTLY BY INVASION, insurrection, riot, civil war or commotion, or military or usurped power, or by order of any civil authority." Military and civil authority in the ordering of the removal of salvage when in the interest of a community is as a rule recognized as not removing the liability of a company under a loss, but the question of necessity can be demanded and will have to be shown by the authority in any case of claimed necessity if a

company desires to make such a demand, but this is entirely a question for the officials of a company to determine.

"OR BY THEFT." This is a question only arising after a fire.

"OR BY NEGLIGENCE OF THE INSURED to use all reasonable means to save and preserve the property at and after a fire or when the property is endangered by fire in neighboring premises, or (unless fire ensues, and in that event, for the damage by fire only) by explosion of any kind, or lightning, but liability for direct damage by lightning may be assumed by specific agreement hereon." The first part of this paragraph pertains to conditions arising at the time of or after a fire. Lightning liability is universally assumed by companies, the proper Lightning Clause being attached to the policy.

"IF A BUILDING OR ANY PART THEREOF FALL, except as the result of fire, all insurance by this policy on such building or its contents shall immediately cease." This is a provision involving much litigation and pertains to the officials of a company and has no place in the actions of a special or local agent and any such condition arising or supposed to have arisen should not be talked over or in any way discussed with the insured.

WHAT A COMPANY IS NOT LIABLE FOR.

"THIS COMPANY SHALL NOT BE LIABLE for loss to accounts, bills, currency, deeds, evidences of debt, money, notes, or securities; nor, unless liability is specifically assumed thereon, for loss to awnings, bullion, casts, curiosities, drawings, dies, implements, jewels, manuscripts, medals, models, patterns, pictures, scientific apparatus, signs, store or office furniture or fixtures, sculpture, tools, or property held on storage or for repairs, nor beyond the actual value destroyed by fire, for loss occasioned by ordinance or law regulating construction or repair of buildings, or by interruption of business, manufacturing processes, or otherwise; nor for any greater proportion of the value of plate glass, frescoes, and decorations than that which this policy shall bear to the whole insurance on the building described." This whole paragraph is very clear and explicit and no interpretation is needed. It is a usual thing to incorporate the Signs, Awnings in the Building, or Furniture and Fixture items of a policy. *Curiosities, Medals* should be specifically insured with a limit clause (if possible) as to value of any one specimen and a schedule of the property insured should (if obtainable) be attached to the policy or become a warranty as to the specific articles insured. *Dies, Patterns, Models* should be specifically insured. *Store and*

PROVISIONS OF CONTRACT BEFORE A FIRE.

Office Furniture or Fixtures should be specifically insured but are often included in the Machinery item. *Implements, Tools* are usually placed in the Machinery item. *Pictures* "at not exceeding cost" are usually included in the Household Furniture item. *By Interruption of Business, Manufacturing Processes* are covered by Rent, and Use and Occupancy insurance.

"IF ANY APPLICATION, SURVEY, PLAN, OR DESCRIPTION OF PROPERTY be referred to in this policy it shall be a part of this contract and a warranty by the insured." This is self-explanatory; frequently an *Application*, or a plan, and always some *Description of Property* is referred to in a policy, and it is incumbent upon the insured to see that these things are correct, otherwise the *Application, Description* or other matter being incorrect the policy becomes void. See Page 40, *if the insured has concealed*.

WHEN THE LIABILITY UNDER A POLICY FOLLOWS THE PROPERTY COVERED TO ANOTHER LOCATION AUTOMATICALLY.

"IF PROPERTY COVERED BY THIS POLICY is so endangered by fire as to require removal to a place of safety, and is so removed, that part of this policy in excess of its proportion of any loss and of the value of property remaining in the original location, shall, for the ensuing five days only, cover the property so removed in the new location; if removed to more than one location, such excess of this policy shall cover therein for such five days in the proportion that the value in any one such new location bears to the value in all such new locations; but this company shall not, in any case of removal, whether to one or more locations, be liable beyond the proportion that the amount hereby insured shall bear to the total insurance on the whole property at the time of fire, whether the same cover in new location or not." This is self-explanatory and is in the interest of the insured, but at the same time tends to improve conditions for the companies, for such removal protects the property to at least a very great extent from accumulative damage.

CANCELLATION OF POLICY.

One ounce of discretion is worth a pound of wit.

"THIS POLICY SHALL BE CANCELED at any time at the request of the insured; or by the company by giving five days' notice of such cancellation. If this policy shall be canceled as hereinbefore provided, or become void or cease, the premium

"having been actually paid, the unearned portion shall be returned on surrender of this policy or last renewal, this company retaining the customary short rate; except that when this policy is canceled by this company by giving notice it shall retain only the pro rata premium." It is not necessary to give an insured any reason for a cancellation, but it is wise to give the local agent the reason for such an order, especially if it is a very good reason, for in this way the local agent will see that the cancellation is for cause and not merely as an arbitrary act; many local agents seem to believe that many cancellations are made by special agents just that they may show their authority and to impress their companies that they are doing their work carefully, and such local agents should have any such ideas dispelled by explanation for called-for cancellations; sometimes it is not exactly advisable to give the reason for a required cancellation, then diplomacy must be used to satisfy the local agent in the matter. To cancel a policy is not in itself an indication of insurance business perspicacity, rather is judgment, discernment and knowledge shown in knowing what not to cancel.

An insured canceling a policy is charged the short rate premium. See Short Rate Table following.

A company canceling a policy can only charge the pro rata premium.

To properly effect a cancellation where the insured is disinclined to surrender the policy (especially) or otherwise, the unearned pro rata premium in legal tender currency (not draft, check, money order, postage stamps) should be tendered him in the presence of reliable witnesses; no receipt should be asked for, the request for a receipt impairs the tender of the return premium. Where it is impossible to reach the insured personally, then a letter serving notice of the determination of the company to cancel the policy in accordance with the terms of the policy and enclosing the exact return premium in legal tender currency should be sent to the insured by registered mail or express, but all enclosures and the sealing of the envelope containing them should be examined and witnessed by one or more persons who if necessary would be competent to act as witnesses. The question of the necessity of the tender of the return premium is an undecided one as yet, some courts holding it as a condition precedent to cancellation, others holding the contrary view; so to be on the safe side the tender of the return premium in legal tender currency is advisable.

In case of a policy being made payable to a mortgagee, cancellation notice should be served on him by registered mail

PROVISIONS OF CONTRACT BEFORE A FIRE.

or in person at the same time the insured is notified of the cancellation.

Cancellation on account of non-payment of premium should be accompanied with a demand for the amount of the earned premium.

An agent not complying with a company's instruction regarding the cancellation of a policy, or not acting in the matter with due diligence, renders himself liable for any loss or damage which may accrue against the policy on account of his non-compliance with the instructions given.

A bad moral hazard is the very best of reasons for a cancellation. An insured who will not improve his plant when a hazardous condition is pointed out to him should have his policy canceled; he is or will become a bad moral hazard.

A bad physical risk, while with some companies subject to consideration on the basis of the rate obtainable, is as a general proposition a good reason for ordering a cancellation.

A bad form which the insured refuses to correct is a good ground for cancellation.

An inadequate rate is a good reason to base a cancellation on.

STANDARD SHORT RATE SCALE.

FOR COMPUTING PREMIUM FOR TERMS LESS THAN ONE YEAR.

AS ADOPTED BY THE "WESTERN UNION."

RULE.—Take the percentage indicated in scale opposite the number of days risk is to run, on the premium for one year at given rate, and the result will be the premium earned in case of cancellation, or to be charged in case of short risks.

TARIFF OR RATES FOR FIRE INSURANCE FOR PERIODS LESS THAN ONE YEAR.

1 day.....	2 % of the Annual Premium.
2 days.....	4 % of the Annual Premium.
3 days.....	5 % of the Annual Premium.
4 days.....	6 % of the Annual Premium.
5 days.....	7 % of the Annual Premium.
6 days.....	8 % of the Annual Premium.
7 days.....	9 % of the Annual Premium.
8 days.....	9 % of the Annual Premium.
9 days.....	10 % of the Annual Premium.
10 days.....	10 % of the Annual Premium.
11 days.....	11 % of the Annual Premium.
12 days.....	12 % of the Annual Premium.
13 days.....	13 % of the Annual Premium.
14 days.....	13 % of the Annual Premium.
15 days.....	14 % of the Annual Premium.
16 days.....	14 % of the Annual Premium.

SPECIAL AGENTS AND ADJUSTERS HANDBOOK.

17 days.....	15 % of the Annual Premium.
18 days.....	16 % of the Annual Premium.
19 days.....	16 % of the Annual Premium.
20 days.....	17 % of the Annual Premium.
25 days.....	19 % of the Annual Premium.
30 days.....	20 % of the Annual Premium.
35 days.....	23 % of the Annual Premium.
40 days.....	26 % of the Annual Premium.
45 days.....	27 % of the Annual Premium.
50 days.....	28 % of the Annual Premium.
55 days.....	29 % of the Annual Premium.
60 days.....	30 % of the Annual Premium.
65 days.....	33 % of the Annual Premium.
70 days.....	36 % of the Annual Premium.
75 days.....	37 % of the Annual Premium.
80 days.....	38 % of the Annual Premium.
85 days.....	39 % of the Annual Premium.
90 days or 3 months.....	40 % of the Annual Premium.
105 days.....	45 % of the Annual Premium.
120 days or 4 months.....	50 % of the Annual Premium.
135 days.....	55 % of the Annual Premium.
150 days or 5 months.....	60 % of the Annual Premium.
165 days.....	65 % of the Annual Premium.
180 days or 6 months.....	70 % of the Annual Premium.
195 days.....	73 % of the Annual Premium.
210 days or 7 months.....	75 % of the Annual Premium.
225 days.....	78 % of the Annual Premium.
240 days or 8 months.....	80 % of the Annual Premium.
255 days.....	83 % of the Annual Premium.
270 days or 9 months.....	85 % of the Annual Premium.
285 days.....	88 % of the Annual Premium.
300 days or 10 months.....	90 % of the Annual Premium.
315 days.....	93 % of the Annual Premium.
330 days or 11 months.....	95 % of the Annual Premium.
360 days or 12 months.....	100 % of the Annual Premium.

SHORT RATES FOR TERM RISKS.

THREE YEARS.

For 3 months or less.....	20 % of Term Premium.
Over 3 and not exceeding 6 months.....	30 % of Term Premium.
Over 6 and not exceeding 9 months.....	40 % of Term Premium.
Over 9 and not exceeding 12 months.....	50 % of Term Premium.
Over 12 and not exceeding 15 months.....	60 % of Term Premium.
Over 15 and not exceeding 18 months.....	70 % of Term Premium.
Over 18 and not exceeding 21 months.....	75 % of Term Premium.
Over 21 and not exceeding 24 months.....	80 % of Term Premium.
Over 24 and not exceeding 27 months.....	85 % of Term Premium.
Over 27 and not exceeding 30 months.....	90 % of Term Premium.
Over 30 and not exceeding 33 months.....	95 % of Term Premium.
Over 33 months.....	100 % of Term Premium.

FOUR YEARS.

For 4 months or less.....	20 % of Term Premium.
Over 4 and not exceeding 8 months.....	30 % of Term Premium.
Over 8 and not exceeding 12 months.....	40 % of Term Premium.
Over 12 and not exceeding 16 months.....	50 % of Term Premium.
Over 16 and not exceeding 20 months.....	60 % of Term Premium.
Over 20 and not exceeding 24 months.....	70 % of Term Premium.

PROVISIONS OF CONTRACT BEFORE A FIRE.

Over 24 and not exceeding 28 months.....	75 % of Term Premium
Over 28 and not exceeding 32 months.....	80 % of Term Premium.
Over 32 and not exceeding 36 months.....	85 % of Term Premium.
Over 36 and not exceeding 40 months.....	90 % of Term Premium.
Over 40 and not exceeding 44 months.....	95 % of Term Premium.
Over 44 months.....	100 % of Term Premium.

FIVE YEARS.

For 5 months or less.....	20 % of Term Premium.
Over 5 and not exceeding 10 months.....	30 % of Term Premium.
Over 10 and not exceeding 15 months.....	40 % of Term Premium.
Over 15 and not exceeding 20 months.....	50 % of Term Premium.
Over 20 and not exceeding 25 months.....	60 % of Term Premium.
Over 25 and not exceeding 30 months.....	70 % of Term Premium.
Over 30 and not exceeding 35 months.....	75 % of Term Premium.
Over 35 and not exceeding 40 months.....	80 % of Term Premium.
Over 40 and not exceeding 45 months.....	85 % of Term Premium.
Over 45 and not exceeding 50 months.....	90 % of Term Premium.
Over 50 and not exceeding 55 months.....	95 % of Term Premium.
Over 55 months.....	100 % of Term Premium.

SHORT RATE TABLE AND RULES GOVERNING SAME.

AS ADOPTED BY THE NEW YORK FIRE INSURANCE EXCHANGE.

All insurances for a term less than a year shall be charged according to the scale for periods less than one year, but insurance may be once renewed for the ratio of the premium required for the term for which the original policy or last renewal was made, provided the renewal is made within ten days from the expiration of the policy, and, provided the last preceding term was one year, or a term charged for according to the scale of insurance for less than a year. All insurance for a term less than one month shall be charged for the portion of a month, according to the short rate scale; but in no case shall this clause be so construed as to conflict with the following clause relating to cancellations, viz.: A policy may be canceled at any time at the request of the assured, in which case the company shall retain the customary short rate for the term the policy has been in force; but in all cases, except that of policies on contents of listed storage stores (also grain elevators) written for a month or more, fractional parts of a month shall be charged the full month's premium; no return to be made on a policy written for a period less than one month. The intention of the above is ruled to be as follows, viz.: Policies on contents of listed storage stores can be canceled for less than one month at short rates for the fractional part of a month; but if both written and carried for more than one month, fractional parts of a month cannot be allowed for in cancellations.

SPECIAL AGENTS AND ADJUSTERS HANDBOOK.

[illegible]

PROVISIONS OF CONTRACT BEFORE A FIRE.

CLEVELAND FIRE INSURANCE EXCHANGE CANCELLATION TABLE.

PERCENTAGES EARNED OR TO BE CHARGED.

ANNUAL POLICIES—SHORT AND PRO RATA PERCENTAGES.

Days.	Short Rate.	Pro Rata.	Days.	Short Rate.	Pro Rata.	Days.	Short Rate.	Pro Rata.
1	2.10	.28	41	26.30	11.23	81	38.85	22.20
2	3.86	.55	42	26.58	11.50	82	39.13	22.50
3	5.25	.82	43	26.79	11.80	83	39.34	22.70
4	6.26	1.10	44	26.93	12.10	84	39.48	23.00
5	7.00	1.39	45	27.00	12.30	85	39.55	23.30
6	8.00	1.64	46	27.50	12.60	86	39.70	23.60
7	8.80	1.92	47	27.90	12.90	87	39.82	23.80
8	9.40	2.19	48	28.20	13.20	88	39.91	24.10
9	9.80	2.47	49	28.40	13.40	89	39.97	24.40
10	10.00	2.74	50	28.50	13.70	90	40.00	24.70
11	11.33	3.01	51	28.85	14.00	91	40.33	24.90
12	12.40	3.23	52	29.13	14.20	92	40.67	25.20
13	13.20	3.53	53	29.34	14.50	93	41.00	25.50
14	13.73	3.84	54	29.48	14.80	94	41.33	25.80
15	14.00	4.11	55	29.55	15.10	95	41.67	26.00
16	15.00	4.39	56	29.70	15.30	96	42.00	26.30
17	15.80	4.69	57	29.82	15.60	97	42.33	26.60
18	16.40	4.93	58	29.91	15.90	98	42.67	26.80
19	16.80	5.20	59	29.97	16.20	99	43.00	27.10
20	17.00	5.48	60	30.00	16.40	100	43.33	27.40
21	17.70	5.75	61	31.17	16.70	101	43.67	27.70
22	18.26	6.13	62	32.10	17.00	102	44.00	27.90
23	18.68	6.30	63	32.80	17.30	103	44.33	28.20
24	18.96	6.56	64	33.27	17.50	104	44.67	28.50
25	19.10	6.83	65	33.50	17.80	105	45.00	28.80
26	19.40	7.12	66	34.32	18.10	106	45.33	29.00
27	19.64	7.40	67	34.97	18.40	107	45.67	29.30
28	19.82	7.67	68	35.46	18.60	108	46.00	29.60
29	19.94	7.94	69	35.79	18.90	109	46.33	29.90
30	20.00	8.22	70	35.95	19.20	110	46.67	30.10
31	21.17	8.50	71	36.30	19.50	111	47.00	30.40
32	22.10	8.77	72	36.58	19.70	112	47.33	30.70
33	22.80	9.04	73	36.79	20.00	113	47.67	31.00
34	23.27	9.31	74	36.93	20.30	114	48.00	31.20
35	23.50	9.59	75	37.00	20.50	115	48.33	31.50
36	24.32	9.86	76	37.50	20.80	116	48.67	31.80
37	24.97	10.14	77	37.90	21.10	117	49.00	32.10
38	25.46	10.40	78	38.20	21.40	118	49.33	32.30
39	25.79	10.70	79	38.40	21.60	119	49.67	32.60
40	25.95	10.96	80	38.50	21.90	120	50.00	32.90

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Days.	Short Rate.	Pro Rata.	Days.	Short Rate.	Pro Rata.	Days.	Short Rate.	Pro Rata.
121	50.33	33.20	169	66.33	46.30	217	76.17	59.50
122	50.67	33.40	170	66.67	46.60	218	76.34	59.70
123	51.00	33.70	171	67.00	46.80	219	76.50	60.00
124	51.33	34.00	172	67.33	47.10	220	76.67	60.30
125	51.67	34.20	173	67.67	47.40	221	76.84	60.50
126	52.00	34.50	174	68.00	47.70	222	77.00	60.80
127	52.33	34.80	175	68.33	47.90	223	77.17	61.10
128	52.67	35.10	176	68.67	48.20	224	77.34	61.40
129	53.00	35.30	177	69.00	48.50	225	77.50	61.60
130	53.33	35.60	178	69.33	48.80	226	77.67	61.90
131	53.67	35.90	179	69.67	49.00	227	77.84	62.20
132	54.00	36.20	180	70.00	49.30	228	78.00	62.50
133	54.33	36.40	181	70.17	49.60	229	78.17	62.70
134	54.67	36.70	182	70.34	49.90	230	78.34	63.00
135	55.00	37.00	183	70.50	50.10	231	78.50	63.30
136	55.33	37.30	184	70.67	50.40	232	78.67	63.60
137	55.67	37.50	185	70.84	50.70	233	78.84	63.80
138	56.00	37.80	186	71.00	51.00	234	79.00	64.10
139	56.33	38.10	187	71.17	51.20	235	79.17	64.40
140	56.67	38.40	188	71.34	51.50	236	79.34	64.70
141	57.00	38.60	189	71.50	51.80	237	79.50	64.90
142	57.33	38.90	190	71.67	52.10	238	79.67	65.20
143	57.67	39.20	191	71.84	52.30	239	79.84	65.50
144	58.00	39.50	192	72.00	52.60	240	80.00	65.80
145	58.33	39.70	193	72.17	52.90	241	80.17	66.00
146	58.67	40.00	194	72.34	53.20	242	80.34	66.30
147	59.00	40.30	195	72.50	53.40	243	80.50	66.60
148	59.33	40.50	196	72.67	53.70	244	80.67	66.80
149	59.67	40.80	197	72.84	54.00	245	80.84	67.10
150	60.00	41.10	198	73.00	54.20	246	81.00	67.40
151	60.33	41.40	199	73.17	54.50	247	81.17	67.70
152	60.67	41.60	200	73.34	54.80	248	81.34	67.90
153	61.00	41.90	201	73.50	55.10	249	81.50	68.20
154	61.33	42.20	202	73.67	55.30	250	81.67	68.50
155	61.67	42.50	203	73.84	55.60	251	81.84	68.80
156	62.00	42.70	204	74.00	55.90	252	82.00	69.00
157	62.33	43.00	205	74.17	56.20	253	82.17	69.30
158	62.67	43.30	206	74.34	56.40	254	82.34	69.60
159	63.00	43.60	207	74.50	56.70	255	82.50	69.90
160	63.33	43.80	208	74.67	57.00	256	82.67	70.10
161	63.67	44.10	209	74.84	57.30	257	82.84	70.40
162	64.00	44.40	210	75.00	57.50	258	83.00	70.70
163	64.33	44.70	211	75.17	57.80	259	83.17	71.00
164	64.67	44.90	212	75.34	58.10	260	83.34	71.20
165	65.00	45.20	213	75.50	58.40	261	83.50	71.50
166	65.33	45.50	214	75.67	58.60	262	83.67	71.80
167	65.67	45.80	215	75.84	58.90	263	83.84	72.10
168	66.00	46.00	216	76.00	59.20	264	84.00	72.30

PROVISIONS OF CONTRACT BEFORE A FIRE.

Days.	Short Rate.	Pro Rata.	Days.	Short Rate.	Pro Rata.	Days.	Short Rate.	Pro Rata.
265	84.17	72.60	297	89.50	81.40	329	94.84	90.10
266	84.34	72.90	298	89.67	81.60	330	95.00	90.40
267	84.50	73.20	299	89.84	81.90	331	95.17	90.70
268	84.67	73.40	300	90.00	82.20	332	95.34	91.00
269	84.84	73.70	301	90.17	82.50	333	95.50	91.20
270	85.00	74.00	302	90.34	82.70	334	95.67	91.50
271	85.17	74.20	303	90.50	83.00	335	95.84	91.80
272	85.34	74.50	304	90.67	83.30	336	96.00	92.10
273	85.50	74.80	305	90.84	83.60	337	96.17	92.30
274	85.67	75.10	306	91.00	83.80	338	96.34	92.60
275	85.84	75.30	307	91.17	84.10	339	96.50	92.90
276	86.00	75.60	308	91.34	84.40	340	96.67	93.20
277	86.17	75.90	309	91.50	84.70	341	96.84	93.40
278	86.34	76.20	310	91.67	84.90	342	97.00	93.70
279	86.50	76.40	311	91.84	85.20	343	97.17	94.00
280	86.67	76.70	312	92.00	85.50	344	97.34	94.20
281	86.84	77.00	313	92.17	85.80	345	97.50	94.50
282	87.00	77.30	314	92.34	86.00	346	97.67	94.80
283	87.17	77.50	315	92.50	86.30	347	97.84	95.10
284	87.34	77.80	316	92.67	86.60	348	98.00	95.30
285	87.50	78.10	317	92.84	86.80	349	98.17	95.60
286	87.67	78.40	318	93.00	87.10	350	98.34	95.90
287	87.84	78.60	319	93.17	87.40	351	98.50	96.20
288	88.00	78.90	320	93.34	87.70	352	98.67	96.40
289	88.17	79.20	321	93.50	87.90	353	98.84	96.70
290	88.34	79.50	322	93.67	88.20	354	99.00	97.00
291	88.50	79.70	323	93.84	88.50	355	99.17	97.30
292	88.67	80.00	324	94.00	88.80	356	99.34	97.50
293	88.84	80.30	325	94.17	89.00	357	99.50	97.80
294	89.00	80.50	326	94.34	89.30	358	99.67	98.10
295	89.17	80.80	327	94.50	89.60	359	99.84	98.40
296	89.34	81.10	328	94.67	89.90	360	100.00	98.60

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TERM POLICIES—SHORT RATES

Time in Force.	3 Years.	5 Years.	Time in Force.	3 Years.	5 Years.	Time in Force.	3 Years.	5 Years.
Mos.			Mos.			Mos.		
1	10	7	21	76	51	41	..	76
2	15	10	22	77½	52	42	..	77
3	20	13	23	79	53	43	..	78
4	25	17	24	80	54	44	..	80
5	30	20	25	82	55	45	..	82
6	35	23	26	83½	56	46	..	84
7	37½	25	27	85	57	47	..	85
8	40	27	28	87	58	48	..	87
9	42½	28	29	88½	59	49	..	89
10	45	30	30	90	60	50	..	90
11	47½	32	31	92	61	51	..	91
12	50	34	32	93½	62	52	..	92
13	53½	36	33	95	63	53	..	93
14	57	38	34	97	65	54	..	94
15	60	40	35	98½	66	55	..	95
16	63½	42	36	100	67	56	..	96
17	67	44	37	..	68	57	..	97
18	70	46	38	..	70	58	..	98
19	72	48	39	..	72	59	..	99
20	74	49	40	..	74	60	..	100

MORTGAGES AND OTHER INTERESTS.

One nail drives another.

"IF, WITH THE CONSENT OF THIS COMPANY, an interest
 "under this policy shall exist in favor of a mortgagee or of any
 "person or corporation having an interest in the subject of
 "insurance other than the interest of the insured as described
 "herein, the conditions hereinbefore contained shall apply in
 "the manner expressed in such provisions and conditions of
 "insurance relating to such interests as shall be written upon,
 "attached, or appended hereto." In order to overcome the
 restrictive clauses of the policy many loaning institutions, such
 as building and loan associations, trust companies, life insurance
 companies, are using a form of mortgage clause which relieves
 them of all results of the conditions of voidance or forfeiture of
 the policy, notwithstanding that under the policy in case of
 loss the insured would be unable to collect on account of the
 voidance or forfeiture of the policy; this is not fair to the com-
 panies; it has been a matter of growth, each step being allowed
 by the companies; now it is "full-blown" and a condition not
 contemplated by the contract. See also Page 41, "if the
 "interest of the insured in the property be not truly stated":
 also Page 43, "if the interest of the insured be other than
 "unconditional or sole."

PART THREE.

PROVISIONS OF THE CONTRACT OF INSURANCE APPLICABLE AFTER A FIRE.

No one is always right.

Even the dog gets bread by wagging his tail.

A little oil may save a deal of friction.

In courtesy, rather pay a penny too much than too little.

CHAPTER I

THE ADJUSTER.

Let every tub stand on its own bottom.

A successful adjuster is very composite in his knowledge and characteristics, for he must not only be conversant with the conditions and provisions of the policy, but be somewhat of a lawyer in the interpretation of the form attached to the policy and in his familiarity with the various legal decisions rendered on specific points and affecting a policy and its conditions; but he must be a bookkeeper in order to analyze books and make book-statements and figure out profit and loss; must be a merchant in order to know the grades and at least relative prices of merchandise; he must be a mechanic in the respect of knowing whether damaged machinery is susceptible to repair and about what the cost of repairs should be; he must be patient, be an investigator, a detective, builder, a prompt and ready thinker, have a quick perception, be honest, diplomatic and have stamina, and withal he should be courteous and gentlemanly.

By diligence and patience the mouse bit the candle in two.

An adjuster is clothed with all the authority of his company, and his every act and word binds his company to the decisions and consequences of such act and word, hence it can readily be seen that caution, carefulness, prudence and due deliberation should accompany each act and word in any and every case in order to be able to proceed at all times in such a manner as to preserve to his company all its rights under the policy, but especially is this so when there is even the least reason to suspect fraud in the loss, or that any litigation may grow out of the loss or its adjustment, for while most companies will go to a great extent in order to avoid litigation, still it cannot be avoided at times, and it cannot always be foreseen and prepared for in advance, for the manner in which an adjustment begins does not indicate how it will end; therefore it behooves an adjuster

to be on his guard at all times as to what bearing his acts and words will have not only upon an adjustment itself while in process, but upon any subsequent condition, whether of compromise or litigation, which may arise.

To be humble to superiors is duty, to equals courtesy, to inferiors nobleness.

An adjuster must fully realize that he comes in contact with all sorts and conditions of persons, and that much of his success or failure depends upon his own personality and his ability to rise to or descend to the level of each claimant so as to meet him on his own ground of understanding; but at the same time he should not meet coarseness, improper language, rudeness and such like things in a like manner; tact, good judgment, patience, perseverance, good humor, courtesy, a control of temper and the obligations of a gentleman should at all times and under all conditions be maintained. All claimants are not frauds or dishonest; many are ignorant, others have had bad advice given them, others are impelled in the making of their claims by their sentiment and regard for their property in making an exorbitant claim, others have been warned against adjusters and go to extremes in their claims that they otherwise would not, others take offence at the slightest apparent inclination of the adjuster to question any statement which they may make, and while all these should be treated with fairness, patience and courtesy, so must the apparently dishonest, offensive, unreasonable claimant be treated with tact, good judgment and courtesy. All claimants are not alike, neither are all adjusters alike. An unreasonable claimant does not necessarily indicate a dishonest one, any more than an adjuster who stands out for what is due his company indicates an unfair adjuster. Where a claimant is put in and kept in a good humor half the labor of adjustment has already been accomplished, and where this is followed by gaining the confidence of the claimant the other "half" is only a mere matter of routine detail.

Confidence begets confidence.

It is a most essential thing for an adjuster who is to be of real value to his company that he should so adjust each loss that each claimant shall receive the full and proper amount for all loss and damage sustained to his property, not too little nor too much; but in order to do this, the adjuster must not descend to the "squeezing" of the claimant who is ignorant of his rights under the policy, or who is willing to accept the judgment of the adjuster on the theory that the adjuster will do what is right

and proper; nor by "bluffing" the claimant into accepting certain figures merely in order to make a good statement of loss on the proof of loss so as to impress his company with his astuteness, nor to find salvage where it actually does not exist in order to save his company money fairly or unfairly; nor to agree to overpay in one case so as to save in another and thus probably and almost certainly altogether overpay in the end; nor to weaken under the "bluffing" and violence of language of the claimant and admit what he knows is an improper or excessive claim; nor the agreeing to recognize articles not covered in order to get the loss "off of his hands"; nor should be "back down" from his *no* when he knows he is in the right. At times it is necessary and advisable to meet an insured "half way" and compromise a loss, and here an adjuster's judgment and common sense must take the place of definitely itemized figures. No reputable company wants to cheat an insured, nor does any such company want its adjuster to leave the claimant in a dissatisfied frame of mind and antagonistic to the company, if possible. Common sense, fairness, reason and the exact terms of the policy should be mixed together in the arriving at the measure of loss and damage.

Careless shepherds make many a feast for the wolf.

Careless and loose adjustments, jump-estimates and all such lazy and shiftless methods are a bane to the company, the agent, the insured and the adjuster. They usually result to the profit of the insured, and even if not to his profit, to the hurt of the company and the agent any way, for they result in the loss of business, in the future making of exorbitant and unreasonable claims, and the future difficulty of the claimant or his friends or neighbors in getting together with an adjuster at any subsequent loss.

The greatest things are done by the help of small ones.

It is a foregone conclusion that every claimant cannot be left satisfied, contented and in a pleasant and smiling condition and frame of mind, but if the adjuster has gone about his business in a fair, reasonable and business-like manner and treated the claimant with courtesy, the latter is at least compelled to admit the adjuster has acted in a spirit of justness and fairness, whatever the final results of the adjustment may be.

CHAPTER 2.

APPRAISAL.

Of two evils choose the least.

"SAID ASCERTAINMENT OR ESTIMATE shall be made by the insured and this company, or, if they differ, then by appraisers, as hereinafter provided."

On a good bargain think twice.

"IN THE EVENT OF DISAGREEMENT AS TO THE AMOUNT OF Loss the same shall, as above provided, be ascertained by two competent and disinterested appraisers, the insured and this company each selecting one, and the two so chosen shall first select a competent and disinterested umpire; the appraisers together shall then estimate and appraise the loss, stating separately sound value and damage, and, failing to agree, shall submit their differences to the umpire; and the award in writing of any two shall determine the amount of such loss; the parties thereto shall pay the appraisers respectively selected by them and shall bear equally the expense of the appraisal and umpire."

In States having a Valued Policy Law, where there is a total destruction of the property covered, no appraisal can be demanded, and if one is had the award cannot be enforced if it is for a less amount than the amount of the insurance covering on the property damaged.

It is not to be supposed that the amount of every loss can be satisfactorily determined between the insured and the adjuster, therefore the policy provides this friendly and equitable method of determining the measure of damage where the insured and company *differ*, hence where there is a disagreement an appraisal, if demanded, is a condition precedent to a recovery. The stipulation clearly states, however, that *if they differ*, hence no appraisal is binding unless the insured and the company have

first tried to agree upon the amount of loss but have failed to do so.

A denial of liability waives all the rights of a company to demand an appraisal, hence no appraisal should be entered into, agreed to, demanded or suggested where the company is not ready to admit liability, unless a Non-Waiver Agreement has been entered into, as such action by a company or its adjuster will waive all defense on the question of forfeiture.

If either party has once refused to enter into an appraisal this party cannot thereafter demand an appraisal.

If an insured refuses to agree to an appraisal, or endeavors to revoke an appraisal agreement and refuses to proceed with it, or takes an arbitrary stand as to when an appraisal agreement shall be signed, or an appraisal made, or disposes of any of the property covered by the policy before or during an appraisal, he stands in jeopardy of the forfeiture of his rights under the policy.

It has been held by the courts and is the generally accepted doctrine that where an appraisal has been held and an award made that the filing of proof of loss is waived, and the demand of a company for an appraisal waives any defect in any proof of loss already filed.

In a number of States it is held that it is the duty of the insured to ask for an appraisal, in others that the company must ask for it, but where the loss is apparently an honest one and the difference is irreconcilable but entirely a matter of judgment, then the adjuster should demand the appraisal, not waiting for the insured to do so, and not look up precedents and court decisions.

In filling in an appraisal agreement the mere wording of the description of the property covered should appear without the amount of the policy or any other matter.

All property covered by a policy must be submitted for appraisal and not only a part of the property.

Most companies provide their own form of appraisal agreement blanks.

Printed agreements are obtainable from insurance publication concerns, but it should be seen that any such agreement conforms to the exact terms as expressed in the policy.

Each and every company must make its own demand for an appraisal.

It is in the best interest of the company to use as an appraiser the most skillful expert obtainable, but he should also be a man of intelligence and with sufficient stamina to maintain any stand he may take when he feels certain that his position is

APPRAISAL.

correct. It is proper to use the same person as an appraiser on losses as long as he shall act in a disinterested manner, but a person who makes it his regular business to act as an appraiser for either the insured or the company can be objected to and disqualified on the ground that he is not a *disinterested* party, inasmuch as he is practically a constant employe of the party. Objection to an appraiser should be made in writing, stating the reasons for such objection in detail.

What the appraisers are to do is clearly and specifically stated, and they must not take into consideration the manner in which the policy covers the property, or any endorsements on the policy, or the validity of the contract, or any question of liability, or anything other than the clearly stated subjects, i.e., *estimate and appraise the loss, stating separately sound value and damage*. It is obligatory for the appraisers to conform to the wording of the Appraisal Agreement and as *sound value and damage* are called for to be stated *separately*, the *award* must state these as called for, also all pertinent and material testimony must be accepted in arriving at the amount of loss. Appraisers must appraise the loss and damage *together*, not each by himself.

The umpire must be *competent* and *disinterested*. Frequently much trouble is experienced in getting an umpire, and the company's appraiser should be instructed to only submit names of *competent and disinterested* parties, and seek to obtain such parties living in the vicinity of the location of the loss; also, no name submitted by the insured's appraiser should be objected to unless some good and sufficient reason can be given for the objection. Objection made by the company's appraiser to any person whose name is submitted as umpire should be in writing. Only *differences* should be submitted to the umpire.

According to decisions of some State courts a claimant should have knowledge of the meetings of the appraisers, in order to bring to their attention items of loss and make representations and explanations to them concerning the nature thereof.

There are several conditions which may affect an award after it has been rendered to such an extent as to make it unacceptable and constitute a proper reason for setting it aside; as, for instance, property covered but not considered; an appraiser known to his party as being interested and this fact not being known to the other party to the appraisal; refusal to hear evidence pertinent and material to the determination of the amount of loss; a material mistake with refusal to correct by one party; grossly inadequate or grossly excessive award; no examination of the loss by one or both of the appraisers or the

umpire if he is called in; appraisers not *together* but separately arriving at their conclusions; but any objection of any kind must be made at the proper time, which same would be after a reasonable length of time for an examination of the award and all attendant circumstances.

If after an award has been rendered the insured submits proof that certain items covered by the policy have not been considered by the appraisers, it is proper for the adjuster to agree to the reopening of the appraisal in order to include these items, but no further consideration should be permitted on items already considered and determined upon.

CHAPTER 3.

WAIVER.

He that shows his purse longs to be rid of it.

The policy with all its stipulations, agreements and indorsements is the basis of the adjustment and its contents should be known and thoroughly understood before any action is taken by an adjuster. No admission or denial of liability should be made or implied until all the conditions of the policy are fully known and the adjuster is absolutely certain of his position; the printed portion of the policy specifically provides for and permits that "this company shall not be held to have waived any provision or condition of this policy or any forfeiture thereof by any requirement, act, or proceeding on its part relating to the appraisal or to any examination therein provided for." An adjuster is privileged to go upon the ground and make investigations of the origin and circumstances of a fire, ownership, occupancy, incumbrances, nature and extent of loss, take written statements from parties other than the assured, and without he has misled the claimant by his acts or words he is within the rights of the company and has not waived any forfeiture of the policy.

Waiver, in a general way, may be said to occur wherever one, in possession of a right conferred either by law or by contract, and knowing the attendant facts, does not forbear to do something inconsistent with the existence of the right or of his intention to rely upon it; in which case he is said to have waived it, and he is estopped from claiming anything by reason of it afterwards. (Bishop.)

The policy says: "No officer, agent or other representative of this company shall have power to waive any provision or condition of this policy except such as by the terms of this policy may be the subject of agreement indorsed hereon or added hereto, and as to such provisions and conditions no

“officer, agent or representative shall have such power or be deemed or held to have waived such provisions or conditions unless such waiver, if any, shall be written upon or attached hereto, nor shall any privilege or permission affecting the insurance under this policy exist or be claimed by the insured unless so written or attached.” But it is held by various courts, in spite of the general idea that the provisions of the contract cannot be set aside by a mere oral waiver, that this provision does not apply to all the acts and words of an adjuster subsequent to a fire, hence an adjuster who, knowing that for violation of some of its conditions a policy has been forfeited, and who demands a proof of loss, or who accepts a proof of loss from the insured, or criticises a proof of loss already filed, or causes the insured to spend time and money in and about the loss, or leads the insured to believe that the policy has not been forfeited, or who misleads the insured in any way regarding the policy or its conditions either as to interpretation or as to the full compliance of the insured with the requirements of the policy, may thus waive the conditions of the policy and estop the company from protecting itself from the loss of its rights under the policy, hence all action in these particulars must be taken with circumspection.

If an insured relies upon the acts of an adjuster, which acts imply the carrying out of the adjustment without denial of liability, or if the insured is put to any expense or trouble under an impression obtained from the adjuster that the adjustment is to proceed, or if the adjuster calls for an inventory, the company will be held to have waived forfeiture.

The policy sets forth specifically and in detail just what valuation shall be given property destroyed, how the values shall be arrived at, who shall arrive at the measure of loss and damage, how disputes shall be settled, in what form the loss shall be given the company, in what form and what must enter into the statement (proof) of loss, when the proof must be filed and when the loss must be paid, and while all this would appeal to the ordinary person as very clear and readily complied with, yet as no two losses present in all particulars the same identical conditions, so the adjustment of a loss is beset by difficulties and obstacles and must be studied from every point and must be carefully considered in every detail in order not to waive any rights of the company or place any prejudice before the insured.

WAIVER.

DENIAL OF LIABILITY.

It is easier to descend than ascend.

Great care must be exercised on this point, for both an expressed and an implied denial of liability have been held to relieve the insured from all necessity of furnishing proof of loss, or statements, or in any way complying with any of the provisions of the policy appertaining to modes of procedure subsequent to a fire. If there is reason to believe, without proof positive, that the claim is fraudulent or that the contract has been violated, much care must be exercised in avoiding any denial or leaving the insured to suspect or believe that there will be a denial of liability; in such a case a sworn proof of loss may be quite an essential instrument, and the failure of the insured to provide it will furnish the company with an absolute defense, but the filing or non-filing of the proof of loss must be left to the insured as his own voluntary act without any advice or instruction from the adjuster; any denial of liability will act as a waiver of the requirement of filing of such an instrument. If the violation of the policy is found after an investigation is made by the adjuster he can leave the scene of the loss, but before leaving it is advisable that he should inform the insured that the policy clearly explains just what the insured must do in case of loss and that he must govern himself accordingly, and that he (the adjuster) can give him no advice in the matter; if necessary, the insured can be informed that the company neither admits nor denies liability, but if the insured is told that the matter will be referred to the company, or that the adjuster will see him again, or that he will let him hear from him, then it will be incumbent upon the adjuster or the company to advise the insured of the stand which the company intends to assume, or the adjuster to again visit the insured, or to carry out in detail whatever has been told the insured, and any filing of proof of loss previous to such information being given the insured or visit, etc., etc., cannot be called for, and the courts will allow the sixty days for filing same to be extended from the day the insured obtains the information the adjuster or company has stated would be furnished him, or in lieu of such information to commence suit without filing proof and without limitation of time for the commencement of suit. In such cases, where any question whatever arises, all communications should preferably be in writing.

In case immediate action is advisable in order to ascertain the amount of loss and damage on account of susceptibility of the damaged property to further loss, or on the question of de-

preciation, or for any other good reason, then a Non-Waiver Agreement should be executed previous to any determination of the amount of loss or damage; this agreement will reserve to the company as well as the insured all rights under the policy and at the same time permit the ascertainment of the amount of loss and damage by appraisal or otherwise, and bind both parties to the amount so found, this amount being the final measure of loss even in case of litigation.

DIRECT LOSS OR DAMAGE.—See Pages 39 and 40

“THIS COMPANY SHALL NOT BE LIABLE BEYOND THE ACTUAL CASH VALUE OF THE PROPERTY AT THE TIME ANY LOSS OR DAMAGE OCCURS, and the loss or damage shall be ascertained or estimated according to such actual cash value, with proper deductions for depreciation however caused, and shall in no event exceed what it would then cost the insured to repair or replace the same with material of like kind and quality.”

“ACTUAL CASH VALUE” means the cost of the property at the time and at the place of fire, whether this cost should be greater or less than what was paid for the property at the time of its purchase. Depreciation, see Page 71.

CHAPTER 4.

DEPRECIATION.

Use soft words and hard arguments.

While a *proper depreciation* is to a certain extent a matter of individual judgment, yet what a fair depreciation is under average conditions has been relatively brought down to approximately a definite point. By deducting the *depreciation* from the *actual cash value* the "sound value" of the property is ascertained, and it is on the basis of this "sound value" that the loss and damage must be paid, but under no circumstance must the loss and damage exceed the "sound value."

DEPRECIATION OF BUILDINGS.

TIFFANY'S ESTIMATES OF DEPRECIATION.

(Used by United States Government.)

The figures given are for *new* buildings. To ascertain the present value, a discount between old and new should be made as follows:

Brick, occupied by owner.....	1	to	1½%	per year.
Brick, occupied by tenant.....	1½	to	1½%	per year.
Frame, occupied by owner.....	2	to	2½%	per year.
Frame, occupied by tenant.....	2½	to	3%	per year.

If built of "long leaf" Yellow Pine, or of Spruce, found in New England States, add 20 to 30%, or if of "short leaf" Yellow Pine, add 40 to 50% to his figure. If of Redwood or Cedar, found on Pacific Coast, charge only about half his estimates which are for White Pine or White Pine with Oak framing timbers.

SPAULDING'S TABLES OF DEPRECIATION.

Estimate for Depreciation of different parts of buildings, prepared by Judge Spaulding after consulting eighty-three

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prominent builders living in eleven states in the Mississippi Valley.

Material in Building.	Frame Dwelling.		Brick Dwelling.		Frame Store.		Brick Store.	
	Average Life, Years.	Annual Depreciation.	Average Life, Years.	Annual Depreciation.	Average Life, Years.	Annual Depreciation.	Average Life, Years.	Annual Depreciation.
		%		%		%		%
Brick.....	..	..	75	1 $\frac{1}{3}$	..	..	66	1 $\frac{1}{2}$
Plastering.....	20	5	30	3 $\frac{1}{3}$	16	6	30	3 $\frac{1}{3}$
Painting, outside.....	5	20	7	14	5	20	6	16
Painting, inside.....	7	14	7	14	5	20	6	16
Shingles.....	16	6	16	6	16	6	16	6
Cornice.....	40	2 $\frac{1}{2}$	40	2 $\frac{1}{2}$	30	3 $\frac{1}{3}$	40	2 $\frac{1}{2}$
Weather-boarding.....	30	3 $\frac{1}{3}$	..	..	30	3 $\frac{1}{3}$	..	..
Sheathing.....	50	2	50	2	40	2 $\frac{1}{2}$	50	2
*Flooring.....	20	5	20	5	13	8	13	8
Doors, complete.....	30	3 $\frac{1}{3}$	30	3 $\frac{1}{3}$	25	4	30	3 $\frac{1}{3}$
Windows, complete.....	30	3 $\frac{1}{3}$	30	3 $\frac{1}{3}$	25	4	30	3 $\frac{1}{3}$
Stairs and Newel.....	30	3 $\frac{1}{3}$	30	3 $\frac{1}{3}$	20	5	20	5
Base.....	40	2 $\frac{1}{2}$	40	2 $\frac{1}{2}$	30	3 $\frac{1}{3}$	30	3 $\frac{1}{3}$
Inside Blinds.....	30	3 $\frac{1}{3}$	30	3 $\frac{1}{3}$	30	3 $\frac{1}{3}$	30	3 $\frac{1}{3}$
Building Hardware.....	20	5	20	5	13	8	13	8
Piazzas, Porches.....	20	5	20	5	20	5	20	5
Outside Blinds.....	16	6	16	6	16	6	16	6
Sills and First Floor Joists	25	4	40	2 $\frac{1}{2}$	25	4	30	3 $\frac{1}{3}$
Dimensions Lumber.....	50	2	75	1 $\frac{1}{3}$	40	2 $\frac{1}{2}$	66	1 $\frac{1}{2}$

* If carpeted, double life and reduce depreciation one-half.

These figures for depreciation are to include buildings where ordinary repairs have been made. If extraordinary repairs have been made, the discount should not be so heavy. Exercise good judgment as to depreciation, and when you are certain what the present worth of building is, insure it for about 80% of same.

DEPRECIATION OF HOUSEHOLD FURNITURE.—The depreciation here is very much in accordance with the number of persons using it, especially when children are many and much in evidence. Wearing apparel goes first, then follow crockery, carpets, furniture, beds and bedding, books, pictures, piano, etc., etc. The depreciation ranges anywhere from 75% per annum on wearing apparel to 20% per annum on other articles and is a matter for much consideration.

DEPRECIATION OF MERCANTILE STOCKS.—The depreciation here is in various percentages, open stocks on shelves, or par-

DEPRECIATION.

ticularly on counters, depreciates much more rapidly than similar stock in cases and boxes; general stocks in country store depreciates rapidly, as they are always open, subject to much handling and seldom dusted; retail stocks in city stores usually receive considerable care in being dusted, covered, and excepting in case of some classes of stocks there is comparatively little handling of same. Just what depreciation should be figured depends wholly upon how often the stock is "turned over"—the character of the merchandise, the care given it, etc., etc., hence an adjuster must exercise much care and judgment in applying depreciation here. Articles out of style, or no longer made, or used for advertising, etc., are subject to high depreciation. The order of depreciation of various classes of stocks in city stores would be comparatively in the following order, starting with the class subject to the highest depreciation: artificial flowers for millinery purposes, straw goods, laces and ribbons, general millinery stock, military and society goods, gents' furnishing goods, retail stock of notions, retail stock of hardware, toys, leather goods, books and stationery, dry goods, wholesale stock of notions, hats and caps, clothing, furniture, furs, boots and shoes, harness and saddlery, wooden and willow ware, drugs, rubber goods, wholesale stock of hardware, musical instruments, queensware. In country stores the relative order of depreciation from stock subject to the highest to that subject to the lower percentage of depreciation, would be about as follows: straw goods, laces, notions, ribbons, clothing, hats and caps, miscellaneous goods, boots and shoes, dry goods, hardware, wooden and willow ware, groceries, queensware.

BREAKAGE.—The United States Custom House allowance for breakage of bottled liquor in original packages is 5%, in lieu of actual valuation. In certain kinds of stocks, such as crockery, toys, etc., the item of breakage must reach quite an important figure in case of a fire on the premises.

COFFEE will shrink in weight 5% the first year and 2% each year thereafter.

CORN shrinks much from the time it is first husked; one hundred bushels of ears as they come from the field in November will be reduced to not far from eighty, so that forty cents a bushel for corn in the ear as it comes from the field is as good as fifty cents in March, shrinkage only being taken into account.

NEW ORLEANS MOLASSES will lose by leakage and drying fifty to one hundred pounds per hogshead from March to September.

POTATOES, taking those that rot and are otherwise lost, together with the shrinkage, there is but little doubt that be-

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tween October and June the loss to the owner who holds them is not less than 33%.

WHEAT from the time it is threshed will sink two quarts to the bushel, or 6%, in six months, under the most favorable circumstances.

WHITE SUGAR, A, B, C, in barrels, will shrink about 1¼% from March to September.

CHAPTER 5.

ABANDONMENT OF PROPERTY.

There are losses which are gains, and gains which are losses.

"IT SHALL BE OPTIONAL, however, with this company to take "all or any part of the articles at such ascertained or appraised "value, and also to repair, rebuild, or replace the property "lost or damaged with other of like kind and quality within "a reasonable time, on giving notice, within thirty days after "the receipt of the proof herein required, of its intention to "do so; but there can be no abandonment to this company of "the property described." Appraised stocks are frequently taken by the companies at *appraised value* and turned over to "salvage" or "wrecking" companies for disposal in the interest of the companies, but it is well to be certain that the loss to the company can be reduced in this way before taking this step. The option to take any article, or repair, or rebuild, or replace must be exercised within *thirty days* after receipt of the proof of loss as per the stipulations. As a general principle it can be said that the option to *repair, rebuild or replace* a building should not be exercised, as it usually ends in a law suit as to whether the work has been properly done and in accordance with the terms of the policy, or on account of local building laws, or on account of delays. In States with a Valued Policy Law relating to buildings the company is estopped from exercising the option to repair, rebuild or replace when the loss is total; the face of the policy must be paid. An insured cannot at his own volition abandon his property on which loss or damage has occurred to the company; the company alone can decide whether it will take the property or not, and if the company decides to take it the insured has no redress.

SUBROGATION.

"IF THIS COMPANY SHALL CLAIM THAT THE FIRE WAS CAUSED "BY THE ACT OR NEGLIGENCE OF ANY PERSON OR CORPORATION, "PRIVATE OR MUNICIPAL, this company shall on payment of

“loss be subrogated to the extent of such payment to all rights of recovery by the insured for the loss resulting therefrom, and such rights shall be assigned to this company by the insured on receiving such payment.” While a subrogation agreement is not a necessary instrument to action under the decision of some courts, still it is advisable to have such a signed agreement with the insured. In action brought under this stipulation it is highly advisable to join forces with the insured and have the suit brought in the name of the insured.

SUIT FOR RECOVERY.

“NO SUIT OR ACTION ON THIS POLICY, FOR THE RECOVERY OF ANY CLAIM, shall be sustainable in any court of law or equity until after the full compliance by the insured with all the foregoing requirements, nor unless commenced within twelve months next after the filing.” This is self-explanatory.

COMPROMISE.

Sometimes it is better to give your apple away than to eat it yourself.

Compromise of a loss is at times advisable.

A compromise submitted by an insured but not accepted by the company will not act as a waiver although considered by the company.

A compromise should not be proposed by an adjuster unless he is ready to admit the liability of the company under the policy, for an offer of compromise is a confession of liability.

FRAUD.

Give him but rope enough and he'll hang himself.

There are two classes of fraud in connection with a fire; i.e., pertaining to a fraudulent burning and to a fraudulent claim. A fraudulent burning is one in which the insured starts a fire or procures someone to do it for him; in other words, an incendiary fire in which the insured is involved. In States having a Fire Marshal Law the suspicions or facts of such a condition can be given the fire marshal and the State should assume any prosecution; but where no such law is in existence the adjuster must act as a detective, with secrecy and circumspection, following each clue to the end and obtaining sworn statements wherever possible; in some cases evidence sufficient to convict cannot be obtained and it is then for the adjuster to diplomatically use such information as he has in order to obtain the surrender of the policy, but a consideration, nominally in full

ABANDONMENT OF PROPERTY.

payment of the loss, should be given for the surrender of the policy in order to make the same legally valid and binding; no threats nor intimidations should be used and nothing done to leave the insured to believe himself under duress. A form of receipt for the consideration should be taken in which it is distinctly stated that the company is released and forever discharged from all liability for loss and damage by fire or otherwise to the property described in the policy for the fire occurring on the (specifically named date). A fraudulent claim cannot always be detected, but where believed to exist all conditions relating to the fraud should be well "in hand" before the insured is allowed to even have a suspicion that such a thing is believed: This class of fraud may be in "padded" statements, in relation to goods removed either before or after a fire, in relation to prices, and in fact covers any false statement an insured may knowingly and purposely make in relation to a loss.

PAYMENT OF LOSS.

A man without money is like a ship without sail.

"THE SUM FOR WHICH THIS COMPANY IS LIABLE pursuant "to this policy shall be payable sixty days after due notice, "ascertainment, estimate, and satisfactory proof of the loss "have been received by this company in accordance with the "terms of this policy.

"The loss shall not become payable until sixty days after the "notice, ascertainment, estimate, and satisfactory proof of the "loss herein required have been received by this company "including an award by appraisers when appraisal has been "required."

Payment for a loss is not due sixty days after a fire, or after a preliminary statement is filed, or after the amount of loss and damage are agreed upon, but in accordance with the above stipulation only Payment is frequently discounted at one per cent. for cash.

CHAPTER 6.

PROOF OF LOSS.

Zeal without knowledge is frenzy.

SATISFACTORY PROOF OF THE LOSS.—What a *satisfactory proof* is, is to some extent a matter of evidence, but with the expressed and explicit instructions as to the *proof* to be furnished by the insured in case of fire, there is no ground for refusing acceptance of a *proof* on the basis of it not being *satisfactory*, outside of the clear stipulations of the policy itself. If the inventory does not properly enumerate all articles, give the *cash value of each item and the amount of loss thereon*, or if it does not give any of the other information as stipulated, then it is not *satisfactory* as a *proof*.

“IF FIRE OCCUR, THE INSURED SHALL GIVE IMMEDIATE
“NOTICE OF ANY LOSS THEREBY IN WRITING TO THIS COM-
“PANY, protect the property from further damage, forthwith
“separate the damaged and undamaged personal property,
“put it in the best possible order, make a complete inventory
“of the same, stating the quantity and cost of each article and
“the amount claimed thereon, and, within sixty days after the
“fire, unless such time is extended in writing by this company,
“shall render a statement to this company, signed and sworn
“to by said insured, stating the knowledge and belief of the
“insured as to the time and origin of the fire, the interest of the
“insured and of all others in the property, the cash value of
“each item thereof and the amount of loss thereon, all incum-
“brances thereon, all other insurance, whether valid or not,
“covering any of said property, and a copy of all the descrip-
“tions and schedules in all policies, any changes in the title,
“use, occupation, location, possession, or exposures of said
“property since the issuing of this policy, by whom and for
“what purpose any building therein described and the several
“parts thereof were occupied at the time of fire, and shall
“furnish, if required, verified plans and specifications of any

PROOF OF LOSS.

“building, fixtures, or machinery destroyed or damaged; and
“shall also, if required, furnish a certificate of the magistrate
“or notary public (not interested in the claim as a creditor or
“otherwise, nor related to the insured) living nearest the place
“of fire, stating that he has examined the circumstances and
“believes the insured has honestly sustained loss to the amount
“that such magistrate or notary public shall certify.”

IMMEDIATE NOTICE IN WRITING.—Any reasonable delay or the not serving of the notice of loss in writing will void the policy, although companies usually recognize verbal notice and frequently recognize a claim, notice of which has not been served *immediately*, but in case of a questionable loss these points of forfeiture should be taken into due consideration and no waiver of them should be made.

No pains, no gains.

“PROTECT THE PROPERTY FROM FURTHER DAMAGE, forth-
“with separate the damaged and undamaged personal prop-
“erty, put it in the best possible order.” This is a very clear and explicit summary of just what the insured is required to do in the way of the protection, etc., of the property damaged.

“A COMPLETE INVENTORY OF THE SAME, stating the quantity
“and cost of each article and the amount claimed thereon.” What a *complete inventory* is has been variously decided by different courts in different States; in some, if the signs “ “ (ditto) are used it has been held that the *inventory* is not *complete*, inasmuch as the articles have not been specifically named; in others it has been held “a lot of goods in show windows,” “lot of short bosoms, handkerchiefs, etc.,” or the average price of a number of the same class of articles will comply with the stipulation; as a general proposition, the compliance with the stipulation, which same is very clear and comprehensive, can be absolutely insisted upon, with a reasonable consideration where it is evident that each article cannot be enumerated, or the individual cost given on account of conditions beyond the control of the insured.

“WITHIN SIXTY DAYS AFTER A FIRE, unless such time is
“extended in writing by this company, shall render a statement
“to this company signed and sworn to by said insured.”

A careless watch invites the vigilant foe.

A very careful reading of a form is always necessary in order that no claim shall be considered on any article not covered by the policy, and also in order to have each article under its proper item.

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Where a proof of loss is defective in any particular an acknowledgment of the receipt of "certain papers evidently purporting to be a proof of loss" can be made and the papers returned to the insured for proper completion or correction without the waiving of any of the rights under the policy by the company; a verified copy should be retained where there is any fear that the papers may be manipulated.

Where a proof of loss is returned to an insured for completion or correction each of the points needing completion or correction must be specifically enumerated in the letter transmitting the proof to the insured, for the courts have generally held that no additional corrections can be called for after the original corrections demanded have been made, but a re-correction of a demanded correction may be called for.

Defects in a proof of loss may be of various kinds, for instance, absolute non-compliance with the stipulations of the policy pertaining to the information needed to formulate a proof of loss, or giving information in an incomplete shape, or by an inventory not being a *complete inventory*, etc., in such certainty must be with the adjuster in that he must be absolutely sure that a defect under the stipulations of the policy exists, and he must be able to point out definitely what the defect is.

It is good to have two strings to one's bow.

A proof of loss in correct form and filed within the required sixty days' time, where no forfeiture exists, but where for some good reason a delay is deemed advisable before the acceptance of the proof as being *satisfactory* can be acknowledged and the insured be required to *submit to examination under oath*, to *produce for examination all books of accounts, bills, invoices, and other vouchers*, and if the original bills, invoices and other vouchers be lost he must produce *certified copies thereof*, and *shall furnish, if required, verified plans and specifications of any building, fixture, or machinery destroyed or damaged* and by the demanding of these things time can be gained; but the courts will not concur in any unnecessary harassing of the insured or uphold any captious criticism as to defects, or the pointing out of defects one at a time, or the withholding of acceptance of the proof by the demanding of unnecessary information and papers; there must be at least some apparent justness in the demanding of anything which will delay the closing of the loss and the acceptance of filed proof.

A proof of loss filed by the insured within the sixty days required, when the adjuster has knowledge of a forfeiture of the policy and where the proof of loss is complete in all details,

PROOF OF LOSS.

will in itself show the forfeiture of the policy and no acknowledgment of the receipt of same should be made; where there is a question as to fraud or forfeiture and the insured files a proof of loss, the paper should be acknowledged as a paper "purporting to be a proof of loss," but which cannot be accepted as a *satisfactory* proof of loss on account of the following among other reasons (then state specific reasons), and acceptance of same can be declined with a statement that the paper will be held subject to the order of the insured; certified copies of such proof should be made and kept.

If an insured asks for a blank proof of loss it can be refused to him on the ground that the company furnishes its blanks to its adjusters for their use only and that the company is put to an expense in so furnishing the blanks; the attention can then be called to the fact that the policy itself clearly states what shall appear in the proof of loss, but the insured must not be left under the impression that a blank will be furnished, as this will tend to waive the sixty days' limit for the filing of a proof of loss; where no fraud or forfeiture is found and liability is acknowledged it is the rule for the adjuster to make up the proof of loss on his company's blank for the insured; in this way a company receives identically similar forms of proof of loss.

Printed proof of loss should be used and care should be taken to fully answer each question appearing thereon.

If proof of loss has been received after the expiration of *sixty days after the fire* it should be returned to the insured with a memorandum to the effect that it is declined on account of non-compliance with the stipulation in Policy No. (set in the number of the policy) of the (set in the name of the company) pertaining to the limit of time in which a proof of loss can be filed.

Retention of proof of loss for more than twenty-three days without objection has been held to act as a waiver of any defects therein. It is the duty of the company to immediately notify the insured if the proof of loss is defective.

Silence regarding a proof of loss will act as a waiver for correction, hence some action must be taken upon the receipt of an incomplete or incorrect proof of loss.

Care must be exercised in order that the insured shall not be given to understand that no proof of loss will be required, or that the adjuster or company will furnish the papers to the insured, for this would undoubtedly be held to be a waiver of the stipulations for the insured to file a proof of loss, on the part of the company.

An adjuster should search the records for mortgages and liens, for a dishonest claimant may conveniently forget a chattel mortgage or some other forfeiting claim against the property covered by the policy.

"CERTIFICATE OF THE MAGISTRATE OR NOTARY PUBLIC ("Not interested in the claim as a creditor or otherwise, nor "related to the insured) living nearest the place of fire, stating "that he has examined the circumstances and believes the "insured has honestly sustained loss to the amount that such "magistrate or Notary Public shall certify." The adjuster must determine for himself the need of such a *certificate*; if he feels that the loss is an honest one and that he has all of the facts in connection with it, then this stipulation can well be waived.

Do not sail too near the wind.

"THE INSURED, as often as required, shall exhibit to any "person designated by this company all that remains of any "property herein described, and submit to examinations under "oath by any person named by this company and subscribe "the same; and, as often as required, shall produce for exam- "ination all books of account, bills, invoices, and other vouchers, "or certified copies thereof, if originals be lost, at such reasonable "place as may be designated by this company or its represent- "ative and shall permit extracts and copies thereof to be made." A reasonable time after the notice of the fire or the filing of the proof of loss and a *reasonable place* must be designated by the company; the place need not necessarily be in the same location as where the fire occurred but must be within some reasonable distance from it. In some cases it has been held that the party before whom an examination is to be made must be a person authorized by law to administer oaths and that he must be named. In case that *certified copies* cannot be obtained by the insured he must show that he has exercised all reasonable efforts to obtain them. An adjuster must use judgment in taking advantage of this privilege in order not to needlessly harass the insured or lead him to believe that liability is acknowledged when such is not the case, as such proceedings will jeopardize the rights of the company in certain directions.

CONTRIBUTION AND APPORTIONMENT OF LOSS.

"THIS COMPANY SHALL NOT BE LIABLE UNDER THIS POLICY FOR A GREATER PROPORTION OF ANY LOSS ON THE DESCRIBED PROPERTY, or for loss by an expense of removal from premises endangered by fire, than the amount hereby insured shall bear to the whole insurance, whether valid or not, or by solvent or insolvent insurers, covering such property, and the extent of the application of the insurance under this policy or of the contribution to be made by this company in case of loss may be provided for by agreement or condition written hereon or attached or appended hereto. Liability for re-insurance shall be as specifically agreed hereon."

With non-concurrent policies the question of apportionment becomes at times a very much complicated one and no absolutely definite rule can be given for all cases.

Where there is "blanket" and "specific" insurance, in justice to the insured the contribution of the "blanket" insurance should commence with any loss on property not covered by the "specific" insurance, then apply on the item of the "specific" insurance showing the greatest amount of loss, then follow on the next greatest loss item of the "specific" insurance and so continue until the "blanket" insurance is exhausted or the claim is covered.

"READING RULE."—"Compound Insurance shall contribute with specific, in proportion as the value of the specific property bears to the value of all the property covered by the compound policy." This "rule" will not be fair or equitable to the insured in many cases, for an item of the specific insurance may bear such a large percentage to the value of the whole property and yet not have any loss under it as to prevent the insured recovering his full amount of loss under other items.

"ALBANY RULE."—"If, at the happening of any fire, the insured shall have other insurance which includes the premises or property herein insured, provided such policy or policies shall at any time, or under any circumstances or contingency, be liable to the insured for any amount whatever, such policy or policies, as between the insured and this company, shall be considered as co-insurance and liable to contribution, anything in the said policy or policies to the contrary notwithstanding." This "rule" is particularly unjust to the company carrying the "blanket" policy, as this policy under this "rule" would have to contribute with each specific policy in its full face amount and so is subject to the making of payments which will exceed the amount of insurance carried under it.

STATEMENT OF LOSS.

A physical inventory should be taken wherever possible after a fire.

FORM OF INVENTORY AND DETAILS OF CLAIM ON PERSONAL PROPERTY.

Number of Articles.	Name of Articles.	Cost Price of Each.	Total Cost.	Age.	Present Value.	Loss and Damage.

FORM OF INVENTORY AND DETAILS OF CLAIM ON MERCHANDISE.

Number of Articles.	Name of Articles.	Cost Price of Each.	Total Cost.	Depreciation.	Present Value.	Loss and Damage.

Specimen Statement of Loss where Inventory, Books of Accounts, Bills, etc., were available:

Detailed Inventory taken at cost price, January 1st, 1908.....	\$23,410.60	
Less trade discount of 2 %.....	468.21	
	<u>\$22,942.39</u>	
Add freight and drayage, as per detailed items.....	1,605.97	
	<u>\$24,548.36</u>	
Agreed upon Depreciation, 20 %.....	4,909.67	
	<u>\$19,638.69</u>	
Purchases since inventory, as per bills....	\$13,690.20	
Less goods returned.....	720.80	
	<u>\$12,969.40</u>	
Less trade discount, 2 %.....	259.39	
	<u>\$12,710.01</u>	
Add freight and drayage, as per detailed items.....	868.25	
	<u>13,578.26</u>	
		<u>\$33,216.95</u>
Merchandise sold since date of inventory to date of fire, as per books of accounts; Sales Prices.....	\$16,680.20	
Less goods sold but returned.....	264.80	
	<u>\$16,415.40</u>	
Less profit on Sales Prices, 26 %.....	4,268.00	
	<u>12,147.40</u>	
Total stock on hand at time of fire at Net Cash Value (Sound Value).....		<u>\$21,069.55</u>

PROOF OF LOSS.

In this statement the assured entered his purchases without deducting trade discounts or adding freight and drayage, carrying a separate account for each of these items. Also, yearly inventories were taken without allowing for any depreciation.

Where there is no inventory or other accounts, then the assured with the assistance of his employees, or in any other way he may find possible, must prepare a memorized inventory and supply such details of sales as possible, these in conjunction with bank deposits and withdrawals and duplicate bills of purchases will provide an adjuster with some basis to work on, and by taking into consideration the area of the floor, counter and shelf space, class of merchandise carried, location and class of customers and such other conditions it is possible to arrive at a reasonably fair value of merchandise on hand at the time of a fire, but much judgment and care must be exercised, a very liberal deduction must be made for over-estimates in the memorized inventory, and increase in sales must be made for same reason. In a case of this character the perspicacity and level-headedness of the adjuster are prime factors in seeing that the company does not largely overpay the assured for his loss. Such statements of the assured are very apt to be accepted by the courts under the conditions.

All trade discounts, whether the assured has taken advantage of them or not, must be deducted from the cost of purchases.

Freight and drayage must be added to the net cost of the merchandise.

In wholesale stocks statements the question of merchandise out in care of traveling salesmen must be considered and deducted from the stock on hand.

In country stores statements the question of merchandise which may be out on peddlers' wagons, or merchandise used by the assured and his family, merchandise delivered on exchange accounts must be carefully looked into, for these items may make considerable difference in a final statement of stock on hand at the time of a fire.

In a manufacturing plant the items of labor, fuel, water, heat, light, power and other fixed charges are legitimate items of charge to be added to the merchandise account.

SPECIAL AGENTS AND ADJUSTERS HANDBOOK.

SAMPLE STATEMENT OF LOSS.

	Value.	Loss.
BUILDINGS:		
Sound value and loss and damage as per agreement between Assured and Adjusters based upon detailed estimates of Joseph Hursh, Builder—as follows:		
Item No. 1 of Policy—Building No. 1.....	\$33,500.00	\$442.63
Building No. 2.....	400.00	.....
Building No. 3.....	9,297.53	8,705.37
Fences and Walks...	595.00	115.93
Item No. 5 of Policy—Building No. 4....	3,500.00	638.58
Item No. 7 of Policy—Building No. 6....	1,392.90	1,392.90
Item No. 10 of Policy—Building No. 8....	1,044.35	1,044.35
Item No. 13 of Policy—Building No. 9....	9,041.97	9,041.97
Item No. 17 of Policy—Building No. 10....	1,846.37	1,846.37
Item No. 20 of Policy—Building No. 12....	10,416.00	10,416.00
Item No. 23 of Policy—Building No. 13....	13,000.00	205.21
Item No. 26 of Policy—Building No. 14....	600.00	558.11
Item No. 32 of Policy—Building No. 16....	198.05	198.05
Item No. 41 of Policy—Building No. 19....	1,000.00	92.63
Totals.....	\$86,332.17	\$34,698.10
MACHINERY:		
Sound value and loss and damage as agreed in detail between Assured and Adjusters. Agreement based upon itemized inventory of December 31st, 1903 and books, verified:		
Item No. 2 of Policy—Building No. 1-3. .	\$96,129.00	\$14,134.65
Item No. 8 of Policy—Building No. 6... .	621.16	621.16
Item No. 11 of Policy—Building No. 8... .	1,832.75	1,132.75
Item No. 14 of Policy—Building No. 9... .	30,743.15	22,893.15
Item No. 18 of Policy—Building No. 10... .	753.87	678.81
Item No. 21 of Policy—Building No. 12... .	8,217.41	7,442.41
Item No. 27 of Policy—Building No. 14... .	506.50	157.00
Totals.....	\$138,803.84	\$47,059.93
PATTERNS:		
Sound value and loss as per Claim in detail by Assured as follows:		
Item No. 3 of Policy—		
Buildings Nos. 1-3.....	\$555.25	
Deduct in compromise.....	185.08	
	\$370.17	\$370.17
Item No. 15 of Policy—		
Building No. 9.....	\$858.25	
Deduct in compromise.....	286.08	
	\$572.17	.....
Deduct value remaining.....	50.00	
	.....	522.17
Totals.....	\$942.34	\$892.34

PROOF OF LOSS.

SAMPLE STATEMENT OF LOSS—Continued.

	Value.	Loss.
STOCK:		
Sound value per books of Assured based upon detailed inventory of January 1st, 1905, loss and damage as agreed in detail between Assured and Adjusters:		
Item No. 4 of Policy—Building No. 1-3...	\$97,261.49	\$3,353.98
Item No. 9 of Policy—Building No. 6...	7,800.52	5,011.99
Item No. 12 of Policy—Building No. 8...	1,171.88	433.75
Item No. 16 of Policy—Building No. 9...	59,822.13	52,322.13
Item No. 19 of Policy—Building No. 10...	18,581.88	16,081.88
Item No. 22 of Policy—Building No. 12...	51,639.87	50,639.87
Totals.....	\$236,277.77	\$127,843.60
Grand Totals.....	\$462,356.12	\$210,493.97

SUMMARY.

Item of Policy.	Value.	Loss.	Insurance.	Claim.
1st Item.....	\$43,792.53	\$9,263.93	\$26,831.25	\$9,263.93
2d Item.....	96,129.00	14,134.65	89,437.50	14,134.65
3d Item.....	370.17	370.17	894.38	370.17
4th Item.....	97,261.49	3,353.98	53,662.50	3,353.98
5th Item.....	3,500.00	638.58	1,788.75	638.58
7th Item.....	1,392.90	1,392.90	894.37	894.37
8th Item.....	621.16	621.16	447.18	447.18
9th Item.....	7,800.52	5,011.99	5,366.25	5,011.99
10th Item.....	1,044.35	1,044.35	715.50	715.50
11th Item.....	1,832.75	1,132.75	894.37	894.37
12th Item.....	1,171.88	433.75	894.38	433.75
13th Item.....	9,041.97	9,041.97	4,471.88	4,471.88
14th Item.....	30,743.15	22,893.15	13,415.62	13,415.62
15th Item.....	572.17	522.17	894.38	522.17
16th Item.....	59,822.13	52,322.13	53,662.50	52,322.13
17th Item.....	1,846.37	1,846.37	1,341.57	1,341.57
18th Item.....	753.87	678.81	447.18	447.18
19th Item.....	18,581.88	16,081.88	10,732.50	10,732.50
20th Item.....	10,916.00	10,416.00	8,049.38	8,049.38
21st Item.....	8,217.41	7,442.41	6,260.62	6,260.62
22d Item.....	51,639.87	50,639.87	40,246.86	40,246.86
23d Item.....	13,000.00	205.21	7,155.00	205.21
26th Item.....	600.00	558.11	402.45	402.45
27th Item.....	506.50	157.00	268.31	157.00
32d Item.....	198.05	198.05	89.43	89.43
41st Item.....	1,000.00	92.63	536.64	92.63
All others.....	.....	.....	27,949.25	.....
Totals.....	\$462,356.12	\$210,493.97	\$357,750.00	\$174,915.10

SPECIAL AGENTS AND ADJUSTERS HANDBOOK.

SAMPLE STATEMENT OF LOSS.

Fire, January 20, 1907.

Sound value per book statement by departments. Loss and damage based upon itemized inventories, in each, of goods badly damaged by water, and agreed to in detail, as follows:

Department.	Stock.	Value.	Loss.
1	Dress Goods, Linings.....	\$9,004.79	\$280.12
2	Hosiery, Underwear.....	6,946.94	5.00
3	Millinery.....	3,402.82	712.83
4	Cloaks, Suits, Waists.....	12,030.25	3,135.98
5	Men's Clothing.....	5,042.68	546.09
6	Shoes.....	5,251.08	158.05
7	Corsets, Infants' Underwear.....	9,724.81	2,913.40
8	Groceries.....	16,134.35	292.54
9	Domestics.....	4,048.99	109.22
10	Gloves.....	5,034.69	57.51
11	Housefurnishings.....	6,631.39	380.14
12	Glass and China.....	8,804.51	450.72
13	Toys.....	1,248.33	.....
14	Carpets, Rugs.....	17,321.95	2,971.45
15	Beds, Curtains.....	6,257.22	1,285.31
16	Books.....	2,877.28	1,437.48
17	Ribbons and Laces.....	6,344.00	306.07
18	Dress Trimmings.....	1,308.92	84.37
19	Wall Paper, Moulding, Shades.....	7,803.45	5,720.09
20	Silks and Velvets.....	6,895.91	512.82
21	Wash Goods, Flannels, Blankets....	13,183.18	368.49
22	Notions, Umbrellas, Jewelry.....	10,022.92	507.08
23	Drugs, Sundries.....	3,762.73	.....
24	Men's Furnishings.....	3,663.25	40.00
25	Ladies' Neckwear and Handkerchiefs	3,139.01	45.00
26	Pictures and Fancy Work.....	2,633.50	335.12
27	Medallions.....	28.14	.....
	Amount allowed for smoke and damage by water on goods not inventoried, and for labor in conditioning goods after fire, in compromise settlement.....	.....	2,033.41
	Expense paid out for temporary repairs to protect stock.....	.....	168.56
	Totals.....	\$178,847.09	\$24,856.85

CHAPTER 7.

RULES AND TABLES ON BUILDING LOSSES

The measure of loss and damage is the "actual cash value, "with proper deductions for depreciation, however caused, and "shall in no event exceed what it would then cost the insured "to repair or replace the same with material of like kind and "quality." There are two ways of arriving at the value of a building, one by the cubical contents rule and the other by detailed figuring, the former giving only an approximate value, while the latter will, of course, give the actual value.

CUBICAL CONTENTS RULE.—This method is not advised except where the insurance to value is not more than approximately 75%, or in States having a valued policy law relating to buildings and where the building is a total loss.

RULE.—Ascertain the average length and width of the ground plan of the building and multiply it by the average height, all in feet, and the product will be the cubic contents in feet; multiply this by the cost per cubic foot of the class of building being figured on; where the value of the foundation is not to be considered, either on account of its being specifically eliminated in the form, or on account of a State law the height measurement begins at the top of the foundation, otherwise at the bottom of the foundation. The cost per cubic foot fluctuates with the price of material and labor and will vary in different parts of the country at the same time; hence the following tables of cubic foot value must be adapted to the location and conditions existing where the building is located.

COST PER CUBIC FOOT.

	Cents.
Dwellings, frame, ordinary, without plumbing.....	6 to 8
Dwellings, frame, good, with plumbing.....	9 to 11
Dwellings, frame, extra good, with plumbing.....	11 to 14
Dwellings, brick, ordinary, without plumbing.....	8 to 10
Dwellings, brick, good, with plumbing.....	10 to 13
Dwellings, brick, extra good, with plumbing.....	12 to 16
Flat Houses of similar construction to the above will run from $\frac{1}{4}$ to $\frac{3}{4}$ cent more per cubic foot.	
Buildings of the above classes and built of stone and with elaborate decorations, and finished both inside and outside, will run from 3 to 10 cents more per cubic foot.	
Buildings of the above classes in the country and in the outlying manufacturing section of a city are generally of a cheaper class of construction and will only figure at from 4 to 8 cents for frame and 7 to 10 cents for brick.	
Store Buildings, frame, country, ordinary (where not painted 1 cent less).....	5 to 8

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Store Buildings, brick, country, ordinary	8 to 10
Store Buildings, brick, city, good (with stone fronts or sides $\frac{1}{2}$ to $\frac{3}{4}$ cent more)	7 to 9
Store Buildings, brick, city, slow burning	10 to 12
Warehouse Buildings of same class as above Store Buildings will run about 2 cents less per cubic foot.	
Fireproof Buildings of Steel Frames, Brick Walls, Fire Partitions, Elevators, Plumbing, Lighting, Plain Finish:	
8 to 14 stories	28 to 35
14 to 20 stories	42 to 60
With Marble Finish, Carving, and exceptional finish will run to	65

COST OF SOME SPECIFIC FIREPROOF BUILDINGS PER CUBIC FOOT.

Located.	Building.	Built.	Cost.
			Cents.
Chicago	Rookery, 11 stories, iron and steel interior, 10 passenger elevators	1893	32
Chicago	Monadnock, 16 stories, rich marble work.		42
Chicago	Masonic Temple, 20 stories, 14 passenger elevators, rich marble work		58
Chicago	Borden Block	1891	15
Chicago	Stock Exchange	1893	33
Chicago	Auditorium		36
Boston	New England Mutual Life, granite		60
Boston	Chamber of Commerce	1892	32
Boston	Exchange Building	1891	32
New York	Herald Building, 200 x 140 feet, 2 stories and attic, damp-proof basement	1893	46
New York	6 to 10-story Office Buildings		30 to 60
St. Louis	Wainwright, 10 stories		25
St. Louis	Union Trust, 14 stories		28
Denver	Equitable Life, 9 stories, first floor marble wainscoted 9 feet high		42
Denver	Ernest & Cranmer, 8 stories, pressed brick fronts		17
San Francisco ..	Crocker, 10 stories, steel skeletoned		63
Cincinnati	Traction	1903	39
Cincinnati	First National Bank	1904	32
Cincinnati	Chamber of Commerce		26
Memphis	Memphis Trust	1905	35

DETAILED ESTIMATE.

UNITS OF MEASUREMENT FOR MASONS' WORK.

Concrete Foundation	Cubic Foot.
Concrete Floors	Superficial Foot.
Dimensions Stone Footings	Superficial Foot.
Rubble Work	Cubic Foot.
Brick Work, common	1,000 Bricks.
Brick Work, pressed	Superficial Foot.
Tuckpointing	Superficial Foot.
Clearing Points	Superficial Foot.
Plastering, plain	Superficial Yard.
Plastering, cornices, surface dressing	Running and Superficial Foot.

BRICK WORK.—Bricks vary in dimensions, the general sizes being 2"x 4"x 8" and 2"x 4"x 8 $\frac{1}{4}$ ", and in different sections of

RULES AND TABLES ON BUILDING LOSSES.

the country the number of bricks in a wall will therefore vary. An ordinary brick measuring 2"x 4"x 8 $\frac{1}{4}$ " is equal to 66 cubic inches, or 26.2 brick to a cubic foot. The average weight is about 4 $\frac{1}{2}$ pounds.

TABLE OF BRICK IN WALLS OF DIFFERENT THICKNESS.

The following is the general table. In Chicago the table varies, as it does in some other sections.

Superficies of Wall.		Thickness of Walls.				
		4 $\frac{1}{2}$ Ins. or $\frac{1}{2}$ Brick.	9 Ins. or 1 Brick.	13 Ins. or 1 $\frac{1}{2}$ Bricks.	18 Ins. or 2 Bricks.	22 Ins. or 2 $\frac{1}{2}$ Bricks.
0	6	3 $\frac{1}{2}$	7	10 $\frac{1}{2}$	14	17 $\frac{1}{2}$
1	0	7	14	21	28	35
1	6	10 $\frac{1}{2}$	21	31 $\frac{1}{2}$	42	52 $\frac{1}{2}$
2	0	14	28	42	56	70
2	6	17 $\frac{1}{2}$	35	52 $\frac{1}{2}$	70	87 $\frac{1}{2}$
3	0	21	42	63	84	105
3	6	24 $\frac{1}{2}$	49	73 $\frac{1}{2}$	98	122 $\frac{1}{2}$
4	0	28	56	84	112	140
4	6	31 $\frac{1}{2}$	63	94 $\frac{1}{2}$	126	157 $\frac{1}{2}$
5	0	35	70	105	140	175
5	6	38 $\frac{1}{2}$	77	115 $\frac{1}{2}$	154	192 $\frac{1}{2}$
6	0	42	84	126	168	210
6	6	45 $\frac{1}{2}$	91	136 $\frac{1}{2}$	182	227 $\frac{1}{2}$
7	0	49	98	147	196	245
7	6	52 $\frac{1}{2}$	105	157 $\frac{1}{2}$	210	262 $\frac{1}{2}$
8	0	56	112	168	224	280
8	6	59 $\frac{1}{2}$	119	178 $\frac{1}{2}$	238	297 $\frac{1}{2}$
9	0	63	126	189	252	315
9	6	66 $\frac{1}{2}$	133	199 $\frac{1}{2}$	266	332 $\frac{1}{2}$
10	0	70	140	210	280	350
15	0	105	210	315	420	525
20	0	140	280	420	560	700
30	0	210	420	630	840	1,050
40	0	280	560	840	1,120	1,400
50	0	350	700	1,050	1,400	1,750
60	0	420	840	1,260	1,680	2,100
70	0	490	980	1,470	1,960	2,450
80	0	560	1,120	1,680	2,240	2,800
90	0	630	1,260	1,890	2,520	3,150
100	0	700	1,400	2,100	2,800	3,500
200	0	1,400	2,800	4,200	5,600	7,000
300	0	2,100	4,200	6,300	8,400	10,500
400	0	2,800	5,600	8,400	11,200	14,000
500	0	3,500	7,000	10,500	14,000	17,500
600	0	4,200	8,400	12,600	16,800	21,000
700	0	4,900	9,800	14,700	19,600	24,500
800	0	5,600	11,200	16,800	22,400	28,000
900	0	6,300	12,600	18,900	25,200	31,500
1,000	0	7,000	14,000	21,000	28,000	35,000

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Superficies of Wall.		Thickness of Walls.				
		26 Ins. or 3 Bricks.	30 Ins. or 3½ Bricks.	35 Ins. or 4 Bricks.	39 Ins. or 4½ Bricks.	44 Ins. or 5 Bricks.
0	6	21	24½	28	31½	35
1	0	42	49	56	63	70
1	6	63	73½	84	94½	105
2	0	84	98	112	126	140
2	6	105	122½	140	157½	175
3	0	126	147	168	189	210
3	6	147	171½	196	220½	245
4	0	168	196	224	252	280
4	6	189	220½	252	283½	315
5	0	210	245	280	315	350
5	6	231	269½	308	346½	385
6	0	252	294	336	378	420
6	6	273	318½	364	409½	455
7	0	294	343	392	441	490
7	6	315	367½	420	472½	525
8	0	336	392	448	504	560
8	6	357	416½	476	525½	595
9	0	378	441	504	567	630
9	6	399	465½	532	598½	665
10	0	420	490	560	630	700
15	0	630	735	840	945	1,050
20	0	840	980	1,120	1,260	1,400
30	0	1,260	1,470	1,680	1,890	1,100
40	0	1,680	1,960	2,240	2,520	1,800
50	0	2,100	2,450	2,800	3,150	3,500
60	0	2,520	2,940	3,360	3,780	4,200
70	0	2,940	3,430	3,920	4,410	4,900
80	0	3,360	3,920	4,480	5,040	5,600
90	0	3,780	4,410	5,040	5,670	6,300
100	0	4,200	4,900	5,600	6,300	7,000
200	0	8,400	9,800	11,200	12,600	14,000
300	0	12,600	14,700	16,800	18,900	21,000
400	0	16,800	19,600	22,400	25,200	28,000
500	0	21,000	24,500	28,000	31,500	35,000
600	0	25,200	29,400	33,600	37,800	42,000
700	0	29,400	34,300	39,200	44,100	49,000
800	0	33,600	39,200	44,800	50,400	56,000
900	0	37,800	44,100	50,400	56,700	63,000
1,000	0	42,000	49,300	56,000	63,000	70,000

Five courses of brick will lay one foot in height on a chimney; nine bricks in a course will make a flue eight inches wide and twenty inches long, and eight bricks in a course will make a flue eight inches wide and sixteen inches long.

STONE WORK — Measured by the perch, a unit of cubic measure usually $16\frac{1}{2}' \times 11\frac{1}{2}' \times 1'$, $24\frac{3}{4}$ cubic feet; there is no standard to the perch, it being taken to indicate as low as $16\frac{1}{2}$ cubic feet and as high as $24\frac{3}{4}$ cubic feet; 22 cubic feet is used in some places, hence the number of cubic feet in use will have to be found out at the location of the loss.

RULES AND TABLES ON BUILDING LOSSES.

PLASTERING is of two kinds, "ceiling," which is laid upon laths, and "rendering," which is laid directly upon walls without any furring. This is all figured by the superficial yard; plastering directly on walls costs less than on laths. Cornice and fancy plastering is measured by the "running" and also by the superficial foot.

TABLE OF BOARD MEASUREMENTS.

Size in Inches.	Length in Feet.										
	10	12	14	16	18	20	22	24	26	28	30
2 X 4	6 $\frac{2}{3}$	8	9 $\frac{1}{3}$	10 $\frac{2}{3}$	12	13 $\frac{1}{3}$	14 $\frac{2}{3}$	16	17 $\frac{1}{3}$	18 $\frac{2}{3}$	20
2 X 6	10	12	14	16	18	20	22	24	26	28	30
2 X 8	13 $\frac{1}{3}$	16	18 $\frac{2}{3}$	21 $\frac{1}{3}$	24	26 $\frac{2}{3}$	29 $\frac{1}{3}$	32	34 $\frac{2}{3}$	37 $\frac{1}{3}$	40
2 X 10	16 $\frac{2}{3}$	20	23 $\frac{1}{3}$	26 $\frac{2}{3}$	30	33 $\frac{1}{3}$	36 $\frac{2}{3}$	40	43 $\frac{1}{3}$	46 $\frac{2}{3}$	50
2 X 12	20	24	28	32	36	40	44	48	52	56	60
2 X 14	23 $\frac{1}{3}$	28	32 $\frac{2}{3}$	37 $\frac{1}{3}$	42	46 $\frac{2}{3}$	51 $\frac{1}{3}$	56	60 $\frac{2}{3}$	65 $\frac{1}{3}$	70
2 X 16	26 $\frac{2}{3}$	32	37 $\frac{1}{3}$	42 $\frac{2}{3}$	48	53 $\frac{1}{3}$	58 $\frac{2}{3}$	64	69 $\frac{1}{3}$	74 $\frac{2}{3}$	80
2 $\frac{1}{2}$ X 12	25	30	35	40	45	50	55	60	65	70	75
2 $\frac{1}{2}$ X 14	29 $\frac{1}{6}$	35	40 $\frac{5}{6}$	46 $\frac{2}{3}$	52 $\frac{1}{2}$	58 $\frac{1}{3}$	64 $\frac{1}{6}$	70	75 $\frac{5}{6}$	81 $\frac{2}{3}$	87 $\frac{1}{2}$
2 $\frac{1}{2}$ X 16	33 $\frac{1}{3}$	40	46 $\frac{2}{3}$	53 $\frac{1}{3}$	60	66 $\frac{2}{3}$	73 $\frac{1}{3}$	80	86 $\frac{2}{3}$	93 $\frac{1}{3}$	100
3 X 6	15	18	21	24	27	30	33	36	39	42	45
3 X 8	20	24	28	32	36	40	44	48	52	56	60
3 X 10	25	30	35	40	45	50	55	60	65	70	75
3 X 12	30	36	42	48	54	60	66	72	78	84	90
3 X 14	35	42	49	56	63	70	77	84	91	98	105
3 X 16	40	48	56	64	72	80	88	96	104	112	120
4 X 4	13 $\frac{1}{3}$	16	18 $\frac{2}{3}$	21 $\frac{1}{3}$	24	26 $\frac{2}{3}$	29 $\frac{1}{3}$	32	34 $\frac{2}{3}$	37 $\frac{1}{3}$	40
4 X 6	20	24	28	32	36	40	44	48	52	56	60
4 X 8	26 $\frac{2}{3}$	32	37 $\frac{1}{3}$	42 $\frac{2}{3}$	48	53 $\frac{1}{3}$	58 $\frac{2}{3}$	64	69 $\frac{1}{3}$	74 $\frac{2}{3}$	80
4 X 10	33 $\frac{1}{3}$	40	46 $\frac{2}{3}$	53 $\frac{1}{3}$	60	66 $\frac{2}{3}$	73 $\frac{1}{3}$	80	86 $\frac{2}{3}$	93 $\frac{1}{3}$	100
4 X 12	40	48	56	64	72	80	88	96	104	112	120
4 X 14	46 $\frac{2}{3}$	56	65 $\frac{1}{3}$	74 $\frac{2}{3}$	84	93 $\frac{1}{3}$	102 $\frac{2}{3}$	112	121 $\frac{1}{3}$	130 $\frac{2}{3}$	140
6 X 6	30	36	42	48	54	60	66	72	78	84	90
6 X 8	40	48	56	64	72	80	88	96	104	112	120
6 X 10	50	60	70	80	90	100	110	120	130	140	150
6 X 12	60	72	84	96	108	120	132	144	156	168	180
6 X 14	70	84	98	112	126	140	154	168	182	196	210
6 X 16	80	96	112	128	144	160	176	192	208	224	240
8 X 8	53 $\frac{1}{3}$	64	74 $\frac{2}{3}$	85 $\frac{1}{3}$	96	106 $\frac{2}{3}$	117 $\frac{1}{3}$	128	138 $\frac{2}{3}$	149 $\frac{1}{3}$	160
8 X 10	66 $\frac{2}{3}$	80	93 $\frac{1}{3}$	106 $\frac{2}{3}$	120	133 $\frac{1}{3}$	146 $\frac{2}{3}$	160	173 $\frac{1}{3}$	186 $\frac{2}{3}$	200
8 X 12	80	96	112	128	144	160	176	192	208	224	240
8 X 14	93 $\frac{1}{3}$	112	130 $\frac{2}{3}$	149 $\frac{1}{3}$	168	186 $\frac{2}{3}$	205 $\frac{1}{3}$	224	242 $\frac{2}{3}$	261 $\frac{1}{3}$	280
10 X 10	83 $\frac{1}{3}$	100	116 $\frac{2}{3}$	133 $\frac{1}{3}$	150	166 $\frac{2}{3}$	183 $\frac{1}{3}$	200	216 $\frac{2}{3}$	233 $\frac{1}{3}$	250
10 X 12	100	120	140	160	180	200	220	240	260	280	300
10 X 14	116 $\frac{2}{3}$	140	163 $\frac{1}{3}$	186 $\frac{2}{3}$	210	233 $\frac{1}{3}$	256 $\frac{2}{3}$	280	303 $\frac{1}{3}$	326 $\frac{2}{3}$	350
10 X 16	133 $\frac{1}{3}$	160	186 $\frac{2}{3}$	213 $\frac{1}{3}$	240	266 $\frac{2}{3}$	293 $\frac{1}{3}$	320	346 $\frac{2}{3}$	373 $\frac{1}{3}$	400
12 X 12	120	144	168	192	216	240	264	288	312	336	360
12 X 14	140	168	196	224	252	280	308	336	364	392	420
12 X 16	160	192	224	256	288	320	352	384	416	448	480
14 X 14	163 $\frac{1}{3}$	196	228 $\frac{2}{3}$	261 $\frac{1}{3}$	294	326 $\frac{2}{3}$	359 $\frac{1}{3}$	392	424 $\frac{2}{3}$	457 $\frac{1}{3}$	490
14 X 16	186 $\frac{2}{3}$	224	261 $\frac{1}{3}$	298 $\frac{2}{3}$	336	373 $\frac{1}{3}$	410 $\frac{2}{3}$	448	485 $\frac{1}{3}$	522 $\frac{2}{3}$	560

JOISTS, STUDDING, ETC.—To find number of pieces in a given space, if set 16 inches to center, take three-fourths the number of feet, or if set 24 inches to center, take one-half the number of feet (adding one in each case, to start with) will give number of pieces required; reduce all to board measure.

RAFTERS.—Are usually set 24 inches to center. Follow same rule, adding for projections, if any. Gables, same rule. To find length of rafter add projections to span and if $\frac{1}{4}$ pitch, multiply span by .559; if $\frac{1}{2}$ pitch, multiply span by .671; if $\frac{3}{4}$ pitch, multiply span by .806; if $\frac{2}{3}$ pitch, multiply span by .866; if $\frac{5}{8}$ pitch, multiply span by .925; if $\frac{3}{4}$ pitch, multiply span by .999. Example: 20 foot span $\frac{3}{4}$ pitch $20 \times .925$ equals $18\frac{1}{2}$ feet: you will have to estimate on 14 feet length as you cannot buy $12\frac{1}{2}$ or 13 feet lengths.

This will give length of rafter, then reduce to board measure.

On account of lap and matching one-fifth more siding and flooring must be allowed than what is shown by the measured surfaces.

LATHS.—1,000 will cover 70 square yards of surface, as laid.

ROOFING.

All materials are measured by the "square," 100 square feet.

SHINGLES.

Laid 4 inches to the weather, one "square" will contain approximately 1,000
Laid $4\frac{1}{2}$ inches to the weather, one "square" will contain approximately 900
Laid 5 inches to the weather, one "square" will contain approximately 800

Rule for finding number of shingles laid 5 inches to the weather. Find the number of superficial inches in one side of the roof and cut off the right-hand figure in the product and the result will be the number of shingles in the entire roof, both sides.

To ascertain the number of shingles required to cover a given space of roof, multiply the length of the roof across by the length of both rafters from eave to eave; divide this product by the square inches contained in the average shingle (ordinarily 27); the result will be the number needed, allowance being made for the first double course. The "square of the shingle" is the space exposed to the weather, varying from 4 to 5 inches in length; this multiplied by the average breadth, 6 inches, gives results as follows: $4 \times 6 = 24$ square inches; $4\frac{1}{2} \times 6 = 27$ square inches; $5 \times 6 = 30$ square inches; average, 27 inches.

Or, as shingles are frequently laid "by the square," to ascertain the number of squares in a roof of given dimensions, divide the total square inches of the roof by 14,400 (the number of inches in the square of 100). To ascertain the number of shingles in a square of 100 feet, divide 14,400 by the square of the shingle (27 ordinarily).

RULES AND TABLES ON BUILDING LOSSES.

Shingles vary in length, but are counted as averaging 6 inches in width. They are either rived, shaved, or sawed. The customary lengths are 16, 18, 20, and 24 inches. They are usually put up in bundles of 250, or quarter-thousands, each. The best are of clear pine shaved; the poorest are the ordinary spruce rived or split. The highest priced are the long and extra wide cypress.

ROOFING SLATE.

To find the number of slate required for a "square," subtract 3 inches from the length of the slate and multiply the remainder by the width and divide the product by 2; then divide 14,400 (the number of square inches in a "square") by the number so found and the result will be the number of slates required.

TABLE OF SLATES PER SQUARE.

Size of Slate in Inches.	Number of Pieces.	Size of Slate in Inches.	Number of Pieces.
6 x 12	533	7 x 14	374
7 x 12	457	8 x 14	327
8 x 12	400	9 x 14	291
9 x 12	355	10 x 14	261

ROOFING TIN.

The sheets are of various sizes and thickness or grade; the customary roofing sizes are 10" x 14" and 14" x 20", and grades I. C. and I. X.

I. C. charcoal.....	10 x 14, box 225 sheets
I. C. coke.....	10 x 14, box 225 sheets.
I. X. charcoal.....	10 x 14, box 225 sheets.
I. C. charcoal.....	10 x 20, box 225 sheets.
I. X. charcoal.....	14 x 20, box 112 sheets.
I. C. charcoal, terne.....	14 x 20, box 112 sheets.
I. C. coke.....	14 x 20, box 112 sheets.
I. C. coke, terne.....	14 x 20, box 112 sheets.

The measurement, when laid, is the same as for shingles for exposed surface.

Roofing Paper or Felt comes in rolls about 2 feet wide and containing 500 square feet.

WALL PAPER.—Superficial area divided by 60 will give the number of double rolls needed, or divided by 35 the number of single rolls required.

PAINTING is figured by the square yard. One gallon of mixed paint will cover with one coat 40 to 50 square yards

SPECIAL AGENTS AND ADJUSTERS HANDBOOK.

of surface on a frame building; for a brick building 10 to 15% should be added to the above, according to the roughness, etc., of the surface to be covered.

SHEET LEAD.—Used for roofing, gutters, lining tanks, etc., varies in weight according to thickness.

$\frac{1}{16}$ inch thick weighs.....	3.71 pounds to square foot.
$\frac{1}{8}$ inch thick weighs.....	7.42 pounds to square foot.
$\frac{1}{4}$ inch thick weighs.....	14.83 pounds to square foot.

The last two thicknesses are those commonly used for the purposes named.

NAILS.—The term penny (d.) used in designating the various sizes of nails originated in the early days when nails were made by hand only and the different sizes were sold by the count at so many pennies per hundred nails.

30 pounds to 1,000 feet of lumber. 50 pounds of 4 d. or $3\frac{1}{4}$ pounds of 3 d. will lay 1,000 shingles. 11 pounds of lath nails or $5\frac{1}{2}$ pounds of 3 d. (4 to each lath) to 1,000 laths.

3d. nails are 1 inch long and average	557 to the pound.
4d. nails are $1\frac{1}{4}$ inches long and average	535 to the pound.
5d. nails are $1\frac{3}{4}$ inches long and average	282 to the pound.
6d. nails are 2 inches long and average	177 to the pound.
7d. nails are $2\frac{1}{4}$ inches long and average	141 to the pound.
8d. nails are $2\frac{1}{2}$ inches long and average	101 to the pound.
10d. nails are $2\frac{3}{4}$ inches long and average	68 to the pound.
12d. nails are 3 inches long and average	54 to the pound.
20d. nails are $3\frac{1}{2}$ inches long and average	34 to the pound.

GLAZING is computed in square feet. In measuring windows the cross-bars are included. Round or oval windows measure as square by their greatest length and breadth, to compensate for waste in cutting the glass.

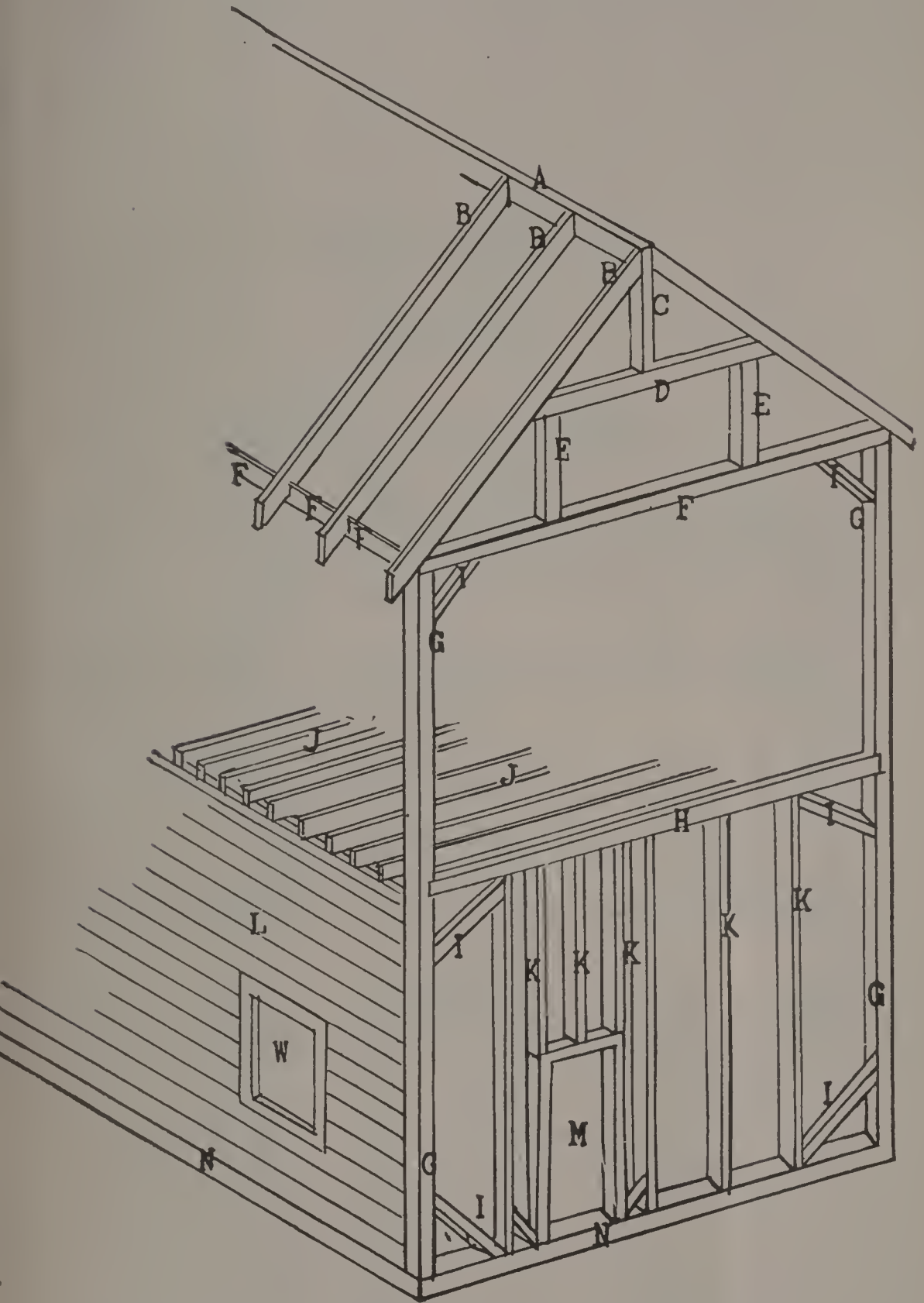
WINDOW GLASS.

7 x 9.....	150 panes in a box.	14 x 20.....	26 panes in a box.
8 x 10.....	90 panes in a box.	16 x 20.....	23 panes in a box.
10 x 12.....	60 panes in a box.	18 x 20.....	20 panes in a box.
12 x 14.....	43 panes in a box.	20 x 24.....	15 panes in a box.
14 x 16.....	32 panes in a box.	24 x 30.....	10 panes in a box.

The number of panes in a box make 50 square feet of glass.

RULES AND TABLES ON BUILDING LOSSES.

FRAME DWELLING CONSTRUCTION.



A—Ridge Board.

B—Roof Rafters.

C—King Post.

D—Collar Beam.

E—Queen Posts.

F—Plate.

G—Posts.

H—Girt.

I—Braces.

J—Floor Joists.

K—Studding.

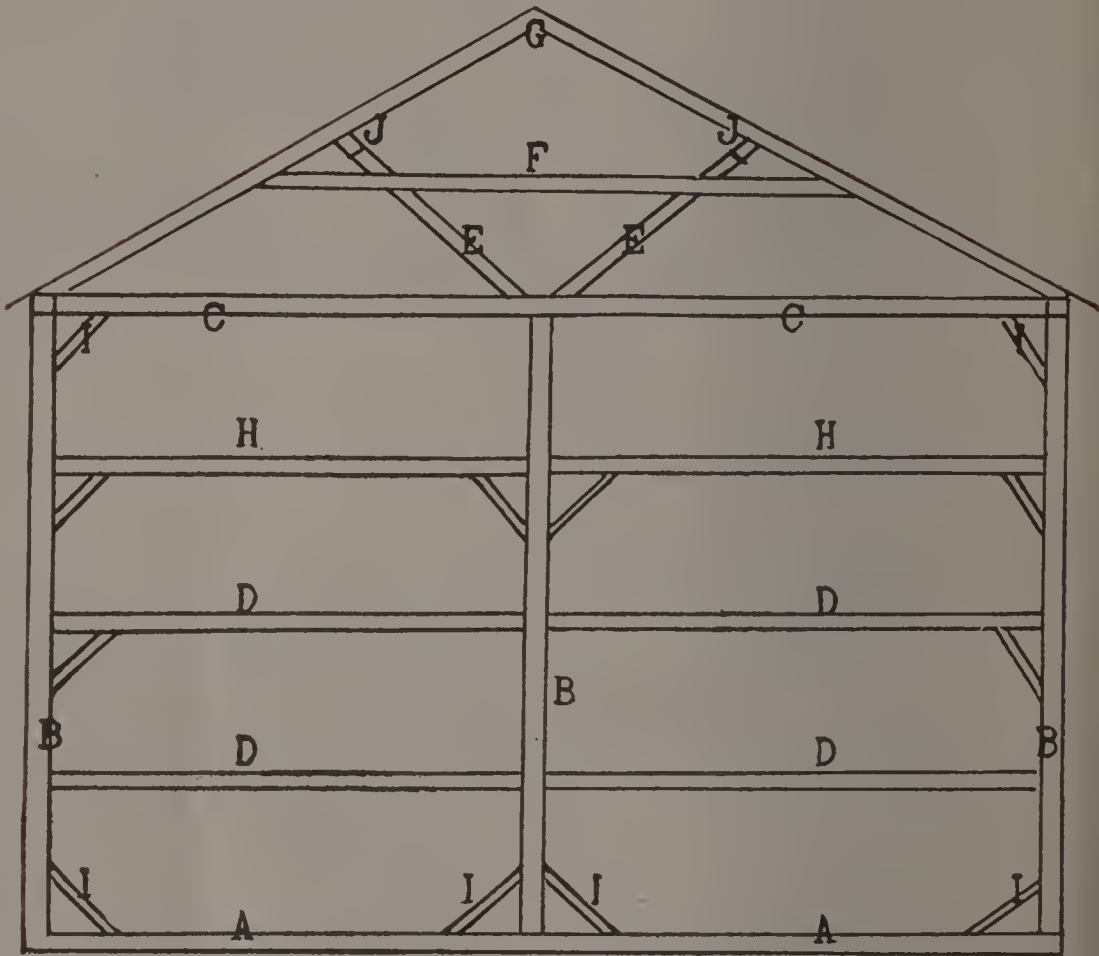
L—Siding.

M—Door Frame.

N—Sills.

W—Window Frame.

BARN CONSTRUCTION.



A—Sills.

B—Posts.

C—Plates.

D—Girts.

E—Purline Posts.

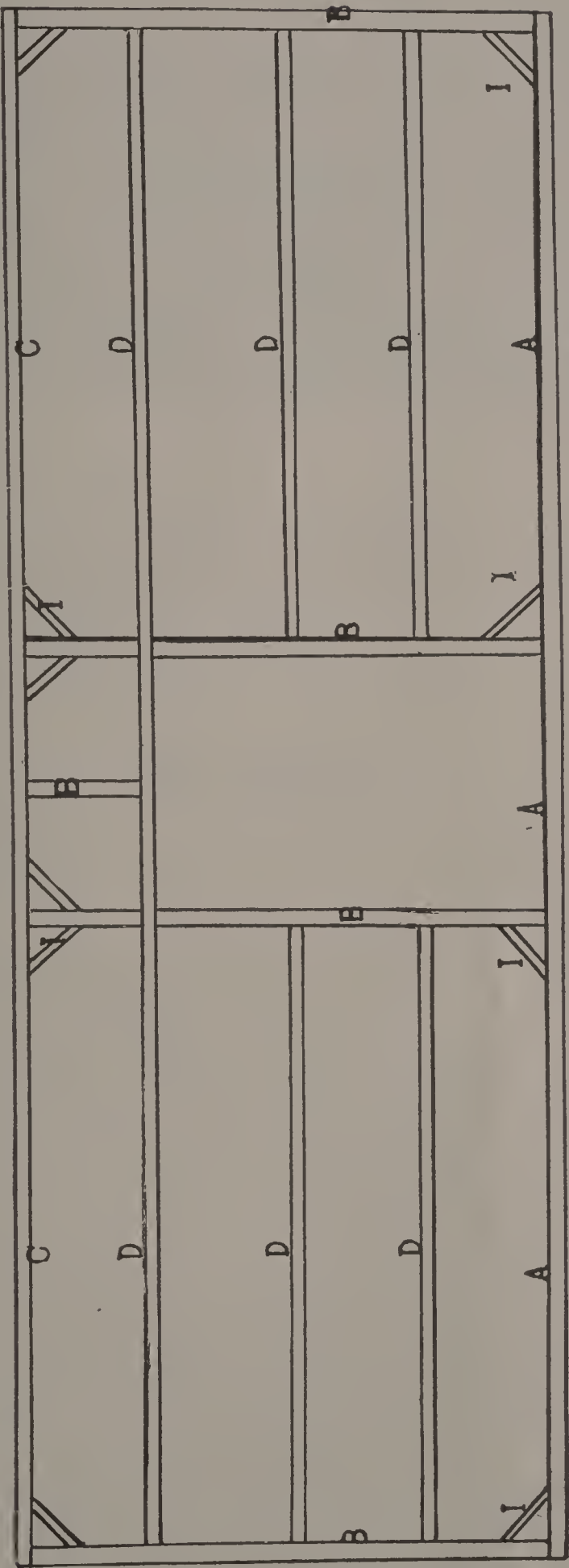
F—Collar Beam.

G—Rafters.

H—Beams.

I—Braces.

J—Purline Plates.



- | | | | | |
|----------------|------------|-----------|-----------|-------------------|
| A—Sills. | B—Posts. | C—Plates. | D—Girts. | E—Purline Posts. |
| F—Collar Beam. | G—Rafters. | H—Beams. | I—Braces. | J—Purline Plates. |

SPECIAL AGENTS AND ADJUSTERS HANDBOOK.

REPAIR WORK.—This will cost from 25 to 50% more than for new work.

In making a detailed estimate of the cost of a building the following items are the principal ones and must be considered: sills, joists, posts, plates, beams, girts, braces, studding, rafters, laths, roof boards and sheathing, common boards, flooring, siding, moulding, ceiling boards, finished lumber, doors, windows, window blinds, roofing material, window and door glass, plastering, painting, spouting, chimneys, mantles, nails, hardware, outside porches, stairs, thousands of bricks in walls, stone window sills, lintels, stone or iron caps, foundation, papering, all labor charges, plumbing work.

CHAPTER 8.

RULES AND TABLES ON CONTENTS LOSSES.

The *struck* measure is made even with top of the measure.

The *heap* measure must be heaped up in the form of a cone as high as the measure will permit, with the outside of the measure as the base of the cone.

The *United States Standard Bushel* contains 2,150.4 cubic inches, 1.2445 cubic feet.

DRY MEASURE.

2 pints make 1 quart.....	67.2 cubic inches.
4 quarts make 1 gallon.....	268.8 cubic inches.
2 gallons make 1 peck.....	537.6 cubic inches.
4 pecks make 1 bushel.....	2150.4 cubic inches.

BUSHELS OF GRAIN IN A BIN.—(Short method, practically correct:) Deduct one-fifth from the number of cubic feet in the bin and the remainder will be the approximate number of bushels of grain. (Correct method:) Divide the number of cubic inches by 2150.4, or the number of cubic feet by 1.2445, and the quotient will be the number of bushels.

CORN.—The cubical contents in feet of a pile of corn on the ear multiplied by .63 will give the number of heaped bushels. The number of bushels of corn on the ear allowed for a bushel of shelled corn varies from one and one-half to two, all dependent upon the size and shape of the ear, etc. Two and a quarter cubic feet of good, sound dry corn in the ear will make one bushel of shelled corn. Dividing the cubical contents in feet by two to two and a quarter, according to solidity of pile, will give the number of bushels in a pile of shelled corn.

APPLES, POTATOES, ETC.—Cubical contents of pile in feet multiplied by eight, and one figure in the product pointed off for a decimal. will give the number of bushels.

LEGAL NUMBER OF POUNDS TO THE BUSHEL.

States.	Wheat.	Rye.	Oats.	Barley.	Buckwheat.	Shelled Corn.	Corn on the Cob.	Corn Meal.	Potatoes.	Sweet Potatoes.	Onions.	Turnips.	Beans.	Peas.	Flax Seed.	Timothy Seed.	Blue Grass Seed.	Clover Seed.	Anthracite Coal.
Arkansas.....	60	56	32	48	52	52	70	50	60	50	57	..	60	46	56	45	14	60	80
California.....	60	54	32	50	40	52	..	..	..	..	50	50	..	60	..	..	..	..	..
Connecticut.....	60	56	32	48	48	56	..	50	60	55	57	55	60	60	56	45	14	60	80
Georgia.....	60	56	32	47	52	56	70	48	60	55	57	55	60	..	56	45	14	60	80
Illinois.....	60	56	32	48	52	56	70	48	60	55	57	55	60	..	56	45	14	60	80
Indiana.....	60	56	..	48	50	56	68	50	60	..	48	..	60	..	..	45	14	60	80
Iowa.....	60	56	32	48	52	56	70	..	60	46	57	..	60	..	56	45	14	60	80
Kansas.....	60	56	32	48	50	56	70	50	60	50	57	55	60	..	54	45	14	60	80
Kentucky.....	60	56	32	47	55	55	70	50	60	55	57	60	60	60	56	45	14	60	76
Maine.....	60	50	30	48	48	56	..	50	60	..	52	50	54	60	..	..	..	..	..
Massachusetts....	60	56	42	48	48	56	..	50	60	56	52	58	60	60	56	45	..	..	..
Michigan.....	60	56	32	48	48	56	70	50	60	56	54	..	60	..	..	45	14	60	..
Minnesota.....	60	56	32	48	42	56	..	..	60	..	..	..	..	..	56	45	14	60	..
Missouri.....	60	56	32	48	52	56	..	..	60	..	57	..	60	..	56	45	14	60	..
New Hampshire..	60	56	32	..	..	56	..	50	60	..	..	..	60	60	..	..	..	60	..
New Jersey.....	60	56	30	48	50	56	..	..	60	54	57	..	60	60	55	..	..	64	..
New York.....	60	56	32	48	48	56	..	..	60	..	..	..	62	60	55	44	..	60	..
North Carolina...	60	56	30	48	50	54	..	46	..	..	..	..	..	50	..	45	..	64	..
Ohio.....	60	56	32	48	50	56	70	..	60	50	50	..	60	60	56	45	..	60	..
Pennsylvania.....	60	56	32	48	48	66	..	..	56	..	..	..	..	..	..	..	..	62	..
Rhode Island....	..	56	32	47	..	56	..	50	60	..	50	..	..	..	..	..	..	..	..
South Carolina...	60	56	33	48	56	56	70	50	60	59	57	..	60	60	44	..	14	60	..
Tennessee.....	..	56	32	48	50	56	72	50	60	50	56	..	60	60	56	45	14	60	..
Vermont.....	60	56	32	48	46	56	..	..	60	..	56	60	60	60	..	45	..	60	80
Virginia.....	60	56	32	48	52	56	70	50	60	56	57	55	60	60	56	45	14	60	..
Wisconsin.....	60	56	32	48	50	56	70	..	60	..	50	42	60	..	56	45	..	60	..

RULES AND TABLES ON CONTENTS LOSSES.

Rule for approximately ascertaining the car value in a car barn with the track feet full of cars: Multiply the track feet by 65 for short open cars, by 125 for ordinary type of vestibule cars, by 175 for extra type of vestibule cars, and the result will be the dollars of value of the cars.

MISCELLANEOUS MEASUREMENTS AND WEIGHTS.

Materials.	Weight Gross Pounds.	Cubic Feet.	Weight per Cubic Foot in Pounds.
WOOL:			
1 bale East India	340	12.	28
1 bale Australian	385	26.	15
1 bale South American	1,000	34.	29
1 bale Oregon	482	33.	15
1 bale California	550	33.	17
1 bag .....	...	.....	5
COTTON:			
1 bale	515	44.2	12
1 bale compressed	550	21.6	25
JUTE: 1 bale	300	9.9	30
MANILLA: 1 bale	280	10.9	26
HEMP: 1 bale	700	34.7	20
SISAL: 1 bale	400	17.	24
RAGS:			
White Linen, 1 bale	910	39.5	23
White Cotton, 1 bale	715	40.	18
Brown Cotton, 1 bale	442	30.	15
Paper Shavings, 1 bale	507	34.	15
Sacking, 1 bale	450	65.	7
Woolen, 1 bale	600	30.	20
Jute Butts, 1 bale	400	11.1	36
PAPER:			
Straw Board .....	...	.....	33
Writing .....	...	.....	64
Wrapping .....	...	.....	10
Manilla .....	...	.....	37
GRAIN:			
Wheat in bags	165	4.2	39
Wheat in bulk, average .....	...	.....	41
Flour, barrel on side	218	5.4	40
Flour, barrel on end	218	7.1	31
Corn in bags	112	3.6	31
Cornmeal in barrels	218	5.9	37
Oats in bags	96	3.6	27
Hay in bale	284	20.	14
Hay, Dederick compressed ..	125	5.25	24
Straw, Dederick compressed ..	100	5.25	19
Tow, Dederick compressed ..	150	5.25	29
Excelsior, Dederick compr'ed	100	5.25	19
STARCH in barrels	250	10.5	23
PLASTER in barrels	325	6.1	53
LARD OIL in barrels	422	12.3	34
ROPE .....	...	.....	42
CROCKERY:			
Crate	1,600	39.6	40
Cask	600	42.5	14
SUGAR:			
Barrel, granulated	317	7.5	42
Barrel, brown	340	7.5	45

LINEAR OR LONG MEASURE.

- 4 inches make 1 hand.
- 9 inches make 1 span.
- 12 inches make 1 foot.
- 3 feet make 1 yard, .9144 metres.
- 5,280 feet make 1 mile, 1609.315 metres.
- 3.2809 feet make 1 metre.

SQUARE OR SUPERFICIAL AREA MEASURE.

- 144 square inches make 1 square foot, .0929 square metres.
- 9 square feet make 1 square yard, .8361 square metres.
- 4,840 square yards make 1 acre, 43,560 square feet.
- 119.6 square yards equal 100 square metres, 1 acre.

CUBIC OR SOLID MEASURE.

- 1,728 cubic inches make 1 cubic foot.
- 27 cubic feet make 1 cubic yard, 46,656 cubic inches.
- 128 cubic feet to 1 cord of wood; a pile 4 x 4 x 8 feet.
- 24.75 cubic feet to 1 perch of masonry.
- 35.317 cubic feet equal 1 cubic metre or stere.

AVOIRDUPOIS WEIGHT.

- 16 drachms make 1 ounce, 437.5 grains, 28.3495 grammes.
- 16 ounces make 1 pound, 7,000 grains, 453.59 grammes.
- 28 pounds make 1 quarter, 448 ounces, 12.7000 grammes.
- 4 quarters make 1 hundredweight, 112 pounds, 50,802 grammes.
- 20 hundredweight make 1 "long" ton, 2,240 pounds.
- 2,000 pounds make "net" or "short" ton.

Abbreviations: ozs., ounces; lbs., pounds; qrs., quarters; cwts., hundred-weights.

TROY WEIGHT.

For weighing Gold, Silver and Precious Stones.

- 24 grains make 1 pennyweight, 1.555 grammes.
- 20 pennyweights make 1 ounce, 480 grains, 31.1 grammes.
- 12 ounces make 1 pound, 5,760 grains, 373.24 grammes.

Abbreviations: dwts., pennyweights; ozs., ounces; lbs., pounds.

APOTHECARIES' WEIGHT.

- 24 grains make 1 scruple.
- 3 scruples make 1 drachm, 60 grains.
- 8 drachms make 1 ounce, 480 grains.
- 12 ounces make 1 pound, 5,760 grains.

RELATIONS BETWEEN MEASURES OF WEIGHT.

- 437.5 grains *Troy* equals 1 ounce *Avoirdupois*.
- 7,000 grains *Troy* equals 1 pound *Avoirdupois*.
- 1 pound *Troy* equals .822857 pound *Avoirdupois*.
- 1 pound *Avoirdupois* equals 1.215278 pounds *Troy*.
- 1 kilogramme equals 2.20462 pounds *Avoirdupois*.

WINE MEASURE.

The Standard unit for measurement of liquids adopted by the United States Custom House is the Wine Gallon of 231 cubic inches.

All liquors excepting Milk, Beer and Ale are bought and sold by this measurement.

- 4 gills make 1 pint.
- 2 pints make 1 quart.
- 4 quarts make 1 gallon, 8 pints.
- 42 gallons make 1 tierce, 168 quarts.
- 63 gallons make 1 hogshead, 252 quarts.
- 84 gallons make 1 puncheon, 336 quarts.
- 126 gallons make 1 pipe, 504 quarts.
- 252 gallons make 1 tun, 1,008 quarts.

ALE AND BEER MEASURE.

Cider, Vinegar, Beer, Ale, Milk and other cheap articles are sold by this measure.

- 2 pints make 1 quart.
- 4 quarts make 1 gallon.
- 9 gallons make 1 firkin, 36 quarts.
- 18 gallons make 1 kilderkin, 72 quarts.
- 36 gallons make 1 barrel, 144 quarts.
- 54 gallons make 1 hogshead, 216 quarts.
- 72 gallons make 1 puncheon, 288 quarts.
- 108 gallons make 1 butt, 432 quarts.

UNITY TABLE.

- | | |
|------------------------|------------------------------|
| 12 units make 1 dozen. | 12 dozen make 1 gross. |
| 20 units make 1 score. | 12 gross make 1 great gross. |

PAPER MEASURE.

- | | |
|-------------------------|------------------------|
| 24 sheets make 1 quire. | 2 reams make 1 bundle. |
| 20 quires make 1 ream. | 5 bundles make 1 bale. |

ARCHITECTS' OR BUILDERS' MEASURE.

- 144 square inches make 1 square foot.
- 9 square feet make 1 square yard.
- 10 square feet make 1 square (100 square feet).

Used in measuring surface painting, plastering, brick work, shingles and other roofings, or any surface having length and breadth.

CASTINGS.—To find weight from their patterns.

- For Cast Iron multiply weight of pattern in pounds by 17.
- For Brass multiply weight of pattern in pounds by 18.
- For Copper multiply weight of pattern in pounds by 19.
- For Lead multiply weight of pattern in pounds by 25.
- For Tin multiply weight of pattern in pounds by 14.
- For Zinc multiply weight of pattern in pounds by $13\frac{1}{2}$.

HAY.—Cubical contents of a hay mow in feet divided by 512 (new hay) or 412 (old hay) will give the approximate

SPECIAL AGENTS AND ADJUSTERS HANDBOOK.

number of tons of hay in the mow. 270 cubic feet of baled hay to the ton.

ICE.—Cubical contents of a pile in feet divided by 35 to 45 according to solidity, will give the number of tons of ice in the pile.

COAL.—Bituminous: 1 cubic foot weighs 50 to 55 pounds. 41 to 45 cubic feet weigh 1 ton, gross. Anthracite: 1 cubic foot weighs 55 to 66 pounds. 34 to 41 cubic feet weigh 1 ton, gross.

MISCELLANEOUS WEIGHTS.

ALUMINUM: 1 cubic foot, 162 pounds.

BRASS (Copper and Zinc):

Cast: 1 cubic foot, approximately, 504 pounds.

Rolled: 1 cubic foot, 524 pounds.

BUTTER: 1 firkin, 56 pounds.

CHARCOAL:

Hard wood: 1 cubic foot, approximately, 22 pounds.

Pine: 1 cubic foot, approximately, 18 pounds.

CLAY:

Potters' dry: 1 cubic foot, approximately, 119 pounds.

Dry, in lumps, loose: 1 cubic foot, approximately, 63 pounds.

COKE: 1 heaped bushel, loose, 35 to 42 pounds.

FISH: 1 quintal, 100 pounds.

FLOUR: 1 barrel, 196 pounds.

LARD: 1 cubic foot, approximately, 59 pounds.

PORK: 1 barrel, 200 pounds.

TABLES OF METRIC SYSTEM AS AUTHORIZED BY CONGRESS.

MEASURES OF LENGTHS.

Metric Denominations and Values.		Equivalents in Denominations in Use.
Myriametre...	10,000 metres.....	6.2137 miles.
Kilometre....	1,000 metres.....	0.62137 miles, or 3,280 ft., 10 inches.
Hectometre....	100 metres.....	328 feet and 1 inch.
Decametre....	10 metres.....	393.7 inches.
Metre.....	1 metre.....	39.37 inches.
Decimetre....	1/10 of a metre...	3.937 inches.
Centimetre....	1/100 of a metre...	0.3937 inch.
Millimetre....	1/1000 of a metre...	0.0394 inch.

MEASURES OF SURFACES.

Metric Denominations and Values.		Equivalents in Denominations in Use.
Hectare.....	10,000 square metres	2.471 acres.
Are.....	100 square metres	119.6 square yards.
Centiare.....	1 square metre.	1550 square inches.

MEASURES OF CAPACITY.

Metric Denominations and Values.			Equivalents in Denominations in Use.	
Names.	No. of Litres.	Cubic Measure.	Dry Measure.	Liquid or Wine Measure.
Kilolitre, or stere.....	1,000	1 cubic metre.....	1.308 cubic yards.....	264.17 gallons.
Hectolitre.....	100	1/10 of a cubic metre.....	2 bushels, 3.35 pecks.....	26.417 gallon.
Decalitre.....	10	10 cubic decimetres.....	9.08 quarts.....	2.6417 gallons.
Litre.....	1	1 cubic decimetre.....	0.908 quart.....	1.0567 quarts.
Decilitre.....	1/10	1/10 of a cubic decimetre.....	6.1022 cubic inches.....	0.845 gill.
Centilitre.....	1/100	10 cubic centimetres.....	0.6102 cubic inch.....	0.338 fluid ounce.
Millilitre.....	1/1000	1 cubic centimetre.....	0.061 cubic inch.....	0.27 fluid dr.

WEIGHTS.

Metric Denominations and Values.			Equivalents in Denominations in Use.	
Names.	No. of Grammes.	Weight of what Quantity of Water at Maximum Density.	Avoirdupois Weight.	
Millier, or tonneau.....	1,000,000	1 cubic metre.....	2204.6	pounds.
Quintal.....	100,000	1 hectolitre.....	220.46	pounds.
Myriagramme.....	10,000	10 litres.....	22.046	pounds.
Kilogramme, or kilo.....	1,000	1 litre.....	2.2046	pounds.
Hectogramme.....	100	1 decilitre.....	3.5274	ounces.
Decagramme.....	10	10 cubic centimetres.....	0.3527	ounce.
Gramme.....	1	1 cubic centimetre.....	15.432	grains.
Decigramme.....	1/10	1/10 of a cubic centimetre.....	0.5432	grain.
Centigramme.....	1/100	10 cubic millimetres.....	0.1543	grain.
Milligramme.....	1/1000	1 cubic millimetre.....	0.0154	grain.

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